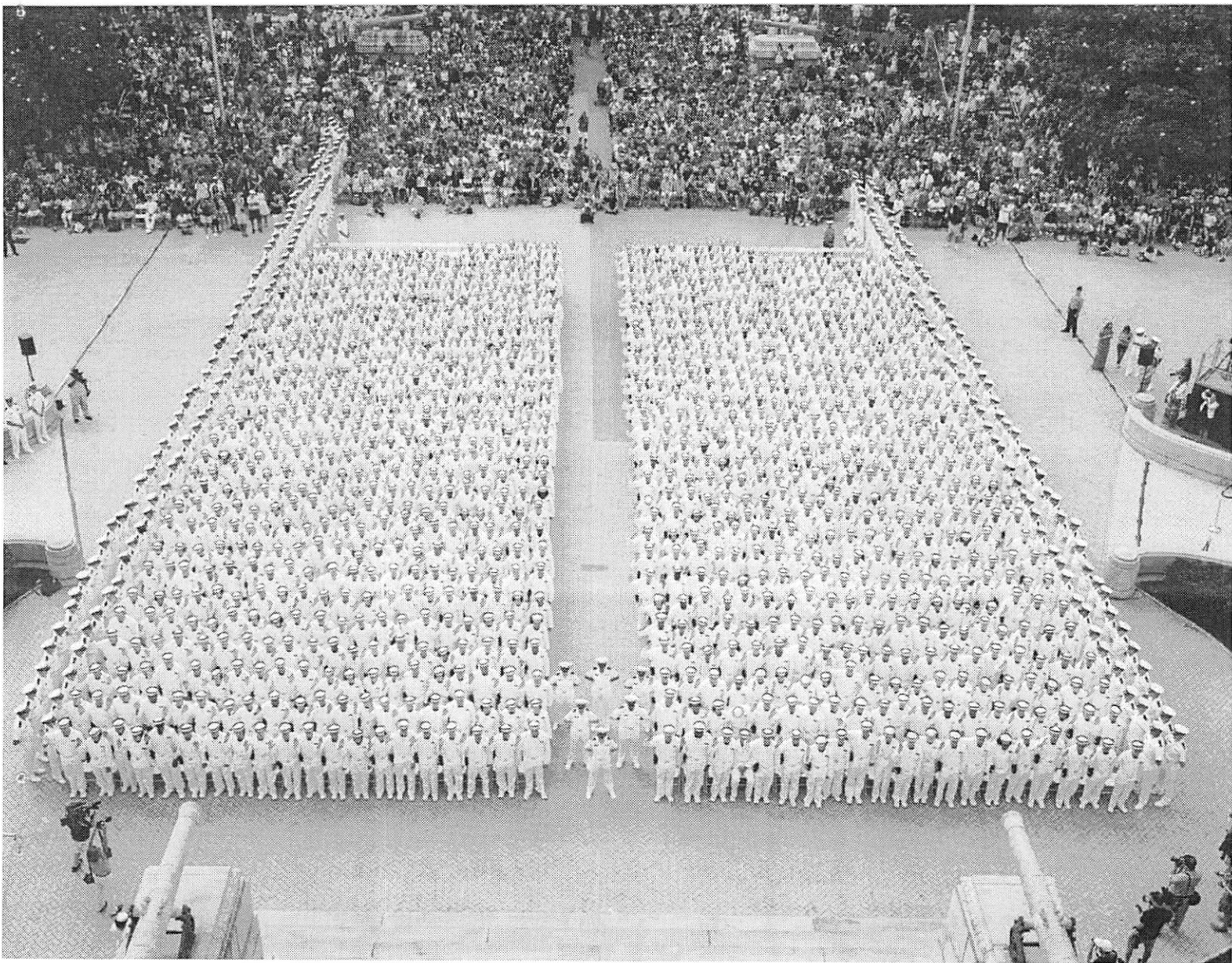


Important Information  
for the  
**Class of 2022**  
**UNITED STATES NAVAL ACADEMY**



**28 June 2018**

### **11. Midshipmen Pay and NFCU Application**

All Midshipmen will be paid by electronic direct deposit. As such, all Midshipmen are required to maintain a bank account to permit electronic direct deposit of their pay every month. Enclosed is an application form from the Navy Federal Credit Union (NFCU). NFCU has a full service branch located on the Naval Academy grounds which is very convenient for the Midshipmen. Should you choose to open an NFCU account, please complete the enclosed application form and mail it back in the envelope provided. If you do not wish to use NFCU for pay purposes, you are required to bring a signed direct deposit slip or VOIDED check from the bank you wish to use with you on I-Day.

### **12. Notice Regarding Maintenance of Private Medical Insurance**

The importance of your understanding exactly what your entitlements are with regard to medical care should you become ill or injured cannot be emphasized enough. Please read and sign this form acknowledging your understanding. This subject is also covered in greater detail in Section IV under "Medical Care for Seriously Ill or Injured Midshipmen." Note: 13a, b, c, and d are not required for candidates coming from the Naval Academy Preparatory School.

### **13a. Record of Immunization Form**

Complete demographics on the "IMMUNIZATION RECORD FOR UNITED STATES NAVAL ACADEMY APPOINTEES." Your physician or other licensed health care provider MUST complete the vaccination history. Please mail one copy and hand carry two copies of this form to the Induction Day Immunization Station. Please do not leave this paperwork in your bags. This form is very important to us as it will determine the immunizations you will receive on I-Day. Please ensure all of the REQUIRED immunizations as noted on that form are received. They must be documented in month, day and year format, otherwise the record will not be accepted. Vaccine information sheets are available electronically at [www.cdc.gov/vaccines](http://www.cdc.gov/vaccines) if you have questions on the vaccines. We request that you review the information about the vaccines directly on the website. We do not plan on handing out vaccine information sheets to every student on I-Day. Any vaccines not given prior to I-Day will be given on that day at no cost to the student. Please note that one dose of Tdap is required. One dose of Menactra or Menveo vaccines is required after age 16. If your provider does not have those vaccines, please do not accept a substitute vaccination. In addition to the required vaccines, we highly recommend the HPV vaccine to all males and females attending the Academy. We will start to continue the newest HPV vaccine for all men and women unless you specifically refuse on I-Day. The new HPV vaccine is approved for use in the U.S., but we have not gotten approval from the Center for Disease Control at the time these instructions were written. A documented Mantoux Tuberculin Skin Test (PPD) or QuantiFERON®-TB Gold must have been performed after Jan. 1 of this year prior to Induction Day. If you did the blood test for tuberculosis, please attach the results to this form and bring 2 copies with you. If you have a positive test, please bring copies of the evaluation done by your provider to include the X-ray report (if you still have one) to I-Day. We will have a provider review that evaluation to ensure it was appropriate and complete.

You MUST return this form to the address listed by 16 May (or within 2 weeks of receiving this package). In addition, you MUST bring TWO copies of the completed form (IMMUNIZATION RECORD FOR UNITED STATES NAVAL ACADEMY APPOINTEES) along with a completed "MEDICAL RECORD SUPPLEMENTAL MEDICAL DATA" with you when reporting to the Academy on I-Day. If a healthcare provider has any questions regarding immunizations, the provider can contact our immunization clinic at 410-293-1774. This phone number is for health care providers only. Parents and students should not be contacting the immunization clinic directly. In summary, the required forms for immunizations are:

- Immunization Record For United States Naval Academy Appointees (1 mailed, 2 copies for I Day)
- NHCA IMMUNIZATION GENERAL CONSENT (BMU and BHC)

Please bring TWO copies of the Immunization Record For United States Naval Academy Appointees and ONE copy of the NHCA Immunization General Consent with you to the Immunization Station on I-Day. Do not leave them in your bag. Your bags will be collected prior to the Immunization Station.

The Admissions Office and Midshipmen Personnel will not be able to help you in regards to immunization questions.

### **13b. Patient Registration Form**

Please complete the enclosed form and send the form to the address below.

### **13c. USNA Appointee Spectacle Prescription Information Form**

If you do not wear glasses or contact lenses, do NOT fill out or return this form. Only candidates who wear glasses or contact lenses (including part-time use) need to complete this form. The form is required to order military glasses (civilian glasses and contact lenses are not authorized during the summer). Complete all candidate information and frame size sections. Your eye care provider must fill out and sign your glasses prescription information section. Fax the completed form to (410)-293-1131 (do not use a cover sheet or fax any other forms) or mail the completed form to the address below by 15 May 2018. In addition, you MUST bring a copy of the completed form with you when reporting to the Academy. If you or your eye care provider has any questions, please contact the Naval Health Clinic Annapolis Optometry Clinic at 410-293-3617. Please send all forms to the addresses listed on the Permit to Report Checklist.

### **13d. Dental**

At this point in the application process, you need to be aware that the USNA Office of Admissions assumes that all new Midshipmen will arrive at Annapolis with excellent medical and dental health, ready to immediately initiate an extremely rigorous Plebe summer and academic Fourth Class year. It is our intention to ensure you complete all requirements during Plebe summer uninterrupted by medical or dental conditions that require time away from your duties.

The USNA has an exceptional Dental Department that will provide all general and specialty dental care required during your four years at the Academy. It is strongly suggested, however, that each prospective Midshipman have a complete



Congratulations on your appointment and upcoming induction to the United States Naval Academy! In a few months, you will join an elite group of young men and women who aspire to become the next generation of leaders for the Naval Service and future security of our Nation.

Over the next four years, you will develop into a leader with the ethical foundation required to successfully lead Sailors and Marines during times of peace and war. Our mission, first and foremost, is to develop you into a Leader of Integrity. We will provide you with a liberal education, honing your ability to think critically and make sound and effective decisions in the face of adversity.



Your training here, where the Severn meets the sea, will prepare you to be a role model: dedicated to the profession of arms, the traditions and values of the Naval Service, and the constitutional foundation of the United States. You will become an officer who understands and appreciates global and cross-cultural dynamics in an ever changing, technologically sophisticated environment.

Included in this packet are specific instructions to help you prepare for Induction Day and your transition from civilian to midshipmen life. Summers in Annapolis are hot and very humid; you are expected to be physically fit upon arrival.

Your selection to the Naval Academy proves that you have the talent to succeed here only you can prove that you have the dedication. By accepting your appointment to the Naval Academy, you have made a commitment to push yourself beyond perceived limitations and strive for excellence. Remember, your future Sailors and Marines deserve nothing less than your best effort, every single day.

Once again, congratulations. I look forward to seeing you in June!

Sincerely,

W. E. CARTER, JR  
Vice Admiral, U.S. Navy  
Superintendent

### **11. Midshipmen Pay and NFCU Application**

All Midshipmen will be paid by electronic direct deposit. As such, all Midshipmen are required to maintain a bank account to permit electronic direct deposit of their pay every month. Enclosed is an application form from the Navy Federal Credit Union (NFCU). NFCU has a full service branch located on the Naval Academy grounds which is very convenient for the Midshipmen. Should you choose to open an NFCU account, please complete the enclosed application form and mail it back in the envelope provided. If you do not wish to use NFCU for pay purposes, you are required to bring a signed direct deposit slip or VOIDED check from the bank you wish to use with you on I-Day.

### **12. Notice Regarding Maintenance of Private Medical Insurance**

The importance of your understanding exactly what your entitlements are with regard to medical care should you become ill or injured cannot be emphasized enough. Please read and sign this form acknowledging your understanding. This subject is also covered in greater detail in Section IV under "Medical Care for Seriously Ill or Injured Midshipmen." Note: 13a, b, c, and d are not required for candidates coming from the Naval Academy Preparatory School.

#### **13a. Record of Immunization Form**

Complete demographics on the "IMMUNIZATION RECORD FOR UNITED STATES NAVAL ACADEMY APPOINTEES." Your physician or other licensed health care provider MUST complete the vaccination history. Please mail one copy and hand carry two copies of this form to the Induction Day Immunization Station. Please do not leave this paperwork in your bags. This form is very important to us as it will determine the immunizations you will receive on I-Day. Please ensure all of the REQUIRED immunizations as noted on that form are received. They must be documented in month, day and year format, otherwise the record will not be accepted. Vaccine information sheets are available electronically at [www.cdc.gov/vaccines](http://www.cdc.gov/vaccines) if you have questions on the vaccines. We request that you review the information about the vaccines directly on the website. We do not plan on handing out vaccine information sheets to every student on I-Day. Any vaccines not given prior to I-Day will be given on that day at no cost to the student. Please note that one dose of Tdap is required. One dose of Menactra or Menveo vaccines is required after age 16. If your provider does not have those vaccines, please do not accept a substitute vaccination. In addition to the required vaccines, we highly recommend the HPV vaccine to all males and females attending the Academy. We will start to continue the newest HPV vaccine for all men and women unless you specifically refuse on I-Day. The new HPV vaccine is approved for use in the U.S., but we have not gotten approval from the Center for Disease Control at the time these instructions were written. A documented Mantoux Tuberculin Skin Test (PPD) or QuantiFERON®-TB Gold must have been performed after Jan. 1 of this year prior to Induction Day. If you did the blood test for tuberculosis, please attach the results to this form and bring 2 copies with you. If you have a positive test, please bring copies of the evaluation done by your provider to include the X-ray report (if you still have one) to I-Day. We will have a provider review that evaluation to ensure it was appropriate and complete.

You MUST return this form to the address listed by 16 May (or within 2 weeks of receiving this package). In addition, you MUST bring TWO copies of the completed form (IMMUNIZATION RECORD FOR UNITED STATES NAVAL ACADEMY APPOINTEES) along with a completed "MEDICAL RECORD SUPPLEMENTAL MEDICAL DATA" with you when reporting to the Academy on I-Day. If a healthcare provider has any questions regarding immunizations, the provider can contact our immunization clinic at 410-293-1774. This phone number is for health care providers only. Parents and students should not be contacting the immunization clinic directly. In summary, the required forms for immunizations are:

- Immunization Record For United States Naval Academy Appointees (1 mailed, 2 copies for I Day)
- NHCA IMMUNIZATION GENERAL CONSENT (BMU and BHC)

Please bring TWO copies of the Immunization Record For United States Naval Academy Appointees and ONE copy of the NHCA Immunization General Consent with you to the Immunization Station on I-Day. Do not leave them in your bag. Your bags will be collected prior to the Immunization Station.

The Admissions Office and Midshipmen Personnel will not be able to help you in regards to immunization questions.

#### **13b. Patient Registration Form**

Please complete the enclosed form and send the form to the address below.

#### **13c. USNA Appointee Spectacle Prescription Information Form**

If you do not wear glasses or contact lenses, do NOT fill out or return this form. Only candidates who wear glasses or contact lenses (including part-time use) need to complete this form. The form is required to order military glasses (civilian glasses and contact lenses are not authorized during the summer). Complete all candidate information and frame size sections. Your eye care provider must fill out and sign your glasses prescription information section. Fax the completed form to (410)-293-1131 (do not use a cover sheet or fax any other forms) or mail the completed form to the address below by 15 May 2018. In addition, you MUST bring a copy of the completed form with you when reporting to the Academy. If you or your eye care provider has any questions, please contact the Naval Health Clinic Annapolis Optometry Clinic at 410-293-3617. Please send all forms to the addresses listed on the Permit to Report Checklist.

#### **13d. Dental**

At this point in the application process, you need to be aware that the USNA Office of Admissions assumes that all new Midshipmen will arrive at Annapolis with excellent medical and dental health, ready to immediately initiate an extremely rigorous Plebe summer and academic Fourth Class year. It is our intention to ensure you complete all requirements during Plebe summer uninterrupted by medical or dental conditions that require time away from your duties.

The USNA has an exceptional Dental Department that will provide all general and specialty dental care required during your four years at the Academy. It is strongly suggested, however, that each prospective Midshipman have a complete

## Section I - Immediate Action Items

*The items below require prompt and attentive action. Recovering from missing or inaccurate information will detract from Plebe Summer training.*

Complete forms 3 through 11 listed below and return them to the Academy without delay (postmarked by Monday, 14 May 2018) in the large manila envelope addressed "United States Naval Academy, Commandant of Midshipmen." If you receive this packet after 14 May, please return all forms as quickly as possible. Please read all directions and explanations for each form carefully before beginning to fill it out. Use a black ballpoint pen to complete each form.

### 3. Agreement to Serve Forms

Three copies of the Agreement to Serve **MUST** be completed by each entering Midshipman. Sign, date and return the top two (2) copies of the Agreement to Serve. You should retain the third. The agreement contains the statutory military service obligations which you incur by attending the Naval Academy. It also explains provisions under which you may be required to reimburse the government for the cost of education you received should you voluntarily, or because of misconduct, fail to meet these service obligations. Finally, it gives current Navy policies concerning the administrative handling of Midshipmen who fail to complete the Academy's course of instruction through resignation or through separation for other causes.

Your signed Agreement to Serve constitutes an important personal commitment. You should read it carefully and be sure you understand it and its implications before signing.

If you are under the age of 18, either one of your parents or your legal guardian must also sign your agreement indicating understanding of its terms and consent to your action.

The statutory obligations you assume upon entering the Naval Academy are clearly stated in the agreement.

### 4. Marriage/Dependents Declaration Form

Complete the Marriage and Dependent Declaration form and return in the manila envelope to the "Commandant of Midshipmen." The purpose of this form is to verify eligibility for admission to the Naval Academy. Midshipmen regulations prohibit Midshipmen from being married, having dependents, or having dependent responsibilities. This form provides further information concerning parenthood, pregnancy and dependency obligations.

### 5. Drug and Alcohol Abuse Statement of Understanding with Corresponding Commandant's Letter to Parents

Complete the Drug and Alcohol Abuse Statement of Understanding and return it in the manila envelope to "Commandant of Midshipmen." The letter from the Commandant of Midshipmen is yours to keep.

### 6. Service Member's Group Life Insurance (SGLI) Form

Complete the Service Member's Group Life Insurance form and return. As a Midshipman attached to USNA, you will be automatically enrolled in SGLI unless you do not desire coverage. You are still required to complete the SGLI form if you do not desire coverage. Even if you are currently an enlisted Sailor or Marine, you will be required to complete a new form as a Midshipman.

Please take a few minutes and discuss with your family the amount of insurance needed and who to list as the beneficiary(ies). You are automatically insured for \$400,000 upon entry at a cost of \$27.00 per month. You may elect a lesser amount of coverage in increments of \$50,000. If you do not desire the SGLI coverage, you will still complete the form but indicate that you do not want insurance. Should you elect coverage, the appropriate amount will be automatically deducted from your pay.

### 7. Record of Emergency Data Form

Complete the Record of Emergency Data Form and return in the manila envelope addressed to the "Commandant of Midshipmen." This form becomes a permanent portion of your military service record and can be updated at any time. This will be used for emergency contact information and beneficiary notification.

### 8. Standard Form (SF)-86 Questionnaire

Complete the Standard Form-86 to the best of your ability and return in the manila envelope addressed to the "Commandant of Midshipmen." This form is required to process you for a SECRET clearance. You will need to provide specific information on the SF-86 worksheet that will be returned to you following Plebe Summer to assist you in completing an online, computerized SF-86. Make sure you answer all the questions accurately so that you do not delay your clearance. If you have any questions concerning this form, please contact Mr. (b) (6) (b) (6) in Personnel Security, 410-293-5682/5681/5680 or (b) (6) @usna.edu.

The possession and use of a foreign passport in preference to a U.S. passport raises doubts as to whether the individual's allegiance to the United States is paramount. Clearance will be denied or revoked unless the foreign passport is surrendered. Anyone who possesses a foreign passport must return the passport to the appropriate country's embassy or consulate, requesting a return endorsement. In lieu of returning the passport, it may be brought to the USNA Personnel Security office for documenting and witnessing its destruction. If you choose to return the passport the endorsement will be a prerequisite to any security clearance determination and must be provided to the USNA Personnel Security office when the online SF-86 is submitted.

### 9. Consent to Disclosure of Personal Information Form with Corresponding Commandant's Letter to Parents

Fill out Consent to Disclosure of Personal Information Form and return it in the manila envelope to "Commandant of Midshipmen." The letter from the Commandant of Midshipmen is yours to keep.

### 10. Personal Swearing-In Ceremony Form

Following the formal Oath of Office Ceremony on Induction Day, members of the Class of 2022 may be sworn in by a relative or close friend of the family who is an active duty, reserve or retired military member. The uniform is Navy Summer White or service equivalent. If unable to wear a uniform, appropriate civilian business attire is requested. If you would like to do this, please fill out this form and include it in the manila envelope to "Commandant of Midshipmen." If you do not desire a personal swearing-in ceremony, you do not need to return this form.

## The Permit to Report Package

This Permit to Report Package contains numerous items of important and useful information, some of which require your immediate attention. This pamphlet will guide you through all the items in the package and provide you with detailed instructions on what actions you must take. Please ensure you follow all directions closely. This will guarantee that valuable time is not spent correcting mistakes.

Most items are to be postmarked by 15 May, 2018. However, if you are unable to meet this deadline, please return the forms as soon as possible after that date. Numbered items correspond to a sub-section of this booklet. Items with a "□" indicate that a separate form is included in this package. If any of the items listed below are missing, contact the Admissions Office at 410-293-4392 or 888-249-7707, ext. 3-4392. You will also find a link to most forms on the Naval Academy Candidate Information System.

Please refer to the enclosed "Permit to Report Package Checklist" to assist in the completion of these important documents for Induction Day (I-Day).

In this package you will find a manila return envelope addressed to "Commandant of Midshipmen." The first two forms of the package (on top of this booklet when opening the envelope) are:

- 1. Permit to Report Letter
- 2. Request and Authorization for Midshipmen Accession Travel Form

This pamphlet is divided into four sections:

**Section I: Immediate Action Items for Commandant of Midshipmen** tells you what forms you must complete immediately.

- 3. Agreement to Serve Form (3 copies)
- 4. Marriage/Dependents Declaration Form
- 5. Drug and Alcohol Abuse Statement of Understanding (with corresponding Commandant's letter to parents)
- 6. Servicemember's Group Life Insurance Election and Certificate (letter, instructions, and form)
- 7. Record of Emergency Data (NAVPERS 1070/602) (Instructions and form)
- 8. Standard Form (SF)-86 Questionnaire for National Security Positions cover letter and worksheet
- 9. Consent to Disclosure of Personal Information Form
- 10. Personal Swearing-In Ceremony Form
- 11. Midshipmen Pay and NFCU application
- 12. Notice regarding Maintenance of Private Medical Insurance
- 13a. Immunization Record and Questionnaire Form
- 13b. Patient Registration Form
- 13c. Spectacle Prescription Information Form
- 13d. Dental (Informational only: no action required)
- 14. Letter from the Dean of Admissions (Informational only: no action required)
- 15. Letter from the Associate Dean for Academic Affairs and Academic Background Questionnaire
- 16. ACE Loan Information 4
- 17. Social Media Profile Etiquette Form

**Section II: Administrative Preparations: Complete for Induction Day** tells you what forms you must complete and bring with you on Induction Day, or what other actions need to be done by you before you report.

- 18. Uniform Measurements Form

- 19. NCAA Certification of Transfer Eligibility
- 20. Plebe Sponsor Questionnaire (access online) and corresponding Commandant's letter
- 21. Alumni Association- Foundation Forms and return envelope

**Section III: Miscellaneous Items** discusses several important issues that will better prepare you for Plebe Summer.

- 22. Fill-in-the-Blank News Release Form (available online)
- 23. Physical Fitness and Recommended Exercise Routine
- 24. Information on Vehicular Access to the Naval Academy
- 25. Naval Institute Membership Invitation
- 26. Command Religious Program Letter
- 27. Honor at the United States Naval Academy

**Section IV: Background and Additional Information** provides key information on the various aspects of life at the Naval Academy.

- USNA online catalog
- Midshipmen Store brochure
- Navy Guide to Annapolis

### 1. Permit to Report Letter

#### **DO NOT MAIL THE PERMIT TO REPORT LETTER.**

Bring it with you when you report to the Academy on Induction Day. This form will gain you access to the Naval Academy grounds.

If you choose to decline your appointment, you must go online to your application portal and decline your offer immediately.

### 2. Request and Authorization for Midshipmen Accession Travel Form (for civilian candidates only; military will be issued orders) -- All incoming civilian Midshipmen must complete this form.

Fill out this form completely and supply any documentation that is needed for reimbursement. If you travel by air and the U.S. Government did not purchase your ticket, you must submit a copy of the ticket/itinerary showing the dollar amount you paid. We cannot reimburse frequent flier miles or any other credited flights. You will only be reimbursed up to the government rate allowed.

**Due to transmission of Personally Identifiable Information, the form must be uploaded and sent via the AMRDEC SAFE website.**

-Go to: <https://safe.amrdec.army.mil/safe/Welcome.aspx>

-Choose non-CAC user

-Fill out all required information (name, email, description)

-Attach form and select PII

-Add the nadn email address: (b) (6)

-Choose encrypt message when possible

-Upload the file from your computer (copy of the travel form)

Please fill out Blocks 1-8, following the instructions on the form, and sign Block 10. **You must contact the Government Contracted Commercial Travel Office (CTO) at 1-800-235-9184 for any type of airline travel elected.**

If you elect to have the contracted Commercial Travel Office (CTO) arrange your travel (Block 7 a.), you will be e-mailed an itinerary and e-ticket by approximately 12 June 2018. **Ensure that CTO has your correct e-mail address.** Please keep in mind that CTO-arranged travel cannot be used for family or friends. If you have questions, please contact the CTO at 1-800-235-9184. The Office of Admissions will not be able to assist with travel.



Congratulations on your appointment and upcoming induction to the United States Naval Academy! In a few months, you will join an elite group of young men and women who aspire to become the next generation of leaders for the Naval Service and future security of our Nation.

Over the next four years, you will develop into a leader with the ethical foundation required to successfully lead Sailors and Marines during times of peace and war. Our mission, first and foremost, is to develop you into a Leader of Integrity. We will provide you with a liberal education, honing your ability to think critically and make sound and effective decisions in the face of adversity.



Your training here, where the Severn meets the sea, will prepare you to be a role model: dedicated to the profession of arms, the traditions and values of the Naval Service, and the constitutional foundation of the United States. You will become an officer who understands and appreciates global and cross-cultural dynamics in an ever changing, technologically sophisticated environment.

Included in this packet are specific instructions to help you prepare for Induction Day and your transition from civilian to midshipmen life. Summers in Annapolis are hot and very humid; you are expected to be physically fit upon arrival.

Your selection to the Naval Academy proves that you have the talent to succeed here only you can prove that you have the dedication. By accepting your appointment to the Naval Academy, you have made a commitment to push yourself beyond perceived limitations and strive for excellence. Remember, your future Sailors and Marines deserve nothing less than your best effort, every single day.

Once again, congratulations. I look forward to seeing you in June!

Sincerely,

W. E. CARTER, JR  
Vice Admiral, U.S. Navy  
Superintendent

dental examination performed by his/her family dentist prior to reporting in order to have any acute dental conditions completed prior to reporting. Examples of acute dental conditions include any cavities or tooth decay that require restoration or extraction of any wisdom teeth that are indicated for extraction. If extraction of wisdom teeth is performed prior to reporting, it is best that the surgery take place at least four weeks prior to I-Day to avoid any post-operative complications that might be ongoing.

If the perspective Midshipman is undergoing active orthodontic treatment, the Dental Department has an orthodontist available to continue care. A waiver to matriculate into the Academy with braces should have been completed during the application process. If you plan to continue treatment at the Academy, you must have your waiver in hand upon arrival during I-day. Additionally, you must have a copy of your initial treatment plan and all orthodontic records to bring to your dental exam in the weeks following I-Day. This is required to ensure smooth transfer and continuity of care. If you do not have a waiver, braces must be removed prior to arrival on I day.

#### **14. Letter from the Dean of Admissions**

Please read the letter from the Dean of Admissions. This letter is yours to keep.

#### **15. Letter from the Associate Dean for Academic Affairs and Academic Background Questionnaire for the Class of 2022**

Read the letter and complete the Academic Background Questionnaire for the Class of 2022 as listed in the enclosed letter from the Associate Dean for Academic Affairs. The Questionnaire can be found in the Candidate Information System.

#### **16. Additional Clothing and Equipment (ACE) Loan**

All reporting plebes will receive an interest-free government loan to help with initial expenses. Refer to the enclosed document entitled "ADVANCE FOR CLOTHING AND EQUIPMENT (ACE) LOAN INFORMATION CLASS OF 2022" and the "Budget Book" at the link provided on the Plebe Summer website for information specific to the financial obligation of all incoming Plebes and the processing of scholarships. No entrance fee is required. General pay-related questions can be referred to the Midshipmen Disbursing Office, 410-293-3301.

#### **17. Social Media Profile Etiquette**

Fill out form and return by 15 May 2018.

#### **Section II - Administrative Preparations: Complete for Induction Day**

Items in this section require action to be completed prior to reporting on Induction Day. Bring completed form 19 with you to check-in.

#### **18. Uniform Measurements Form**

Fill out form and return by 13 May 2018.

#### **19. NCAA Certification of Transfer Eligibility**

This form is used to determine eligibility for intercollegiate athletics, whether you plan to participate or not. Please list EVERY prep school, junior/community college, four-year university/college and any military service since graduating from high school. It is extremely important that you note the hours taken each semester and the sport(s) you participated in while attending each institution of higher learning or in the military.

#### **20. Plebe Sponsor Questionnaire**

Please access the Naval Academy Candidate Information System (link available on the USNA Admissions home page) to submit this questionnaire online. It should be completed as soon as possible. The Plebe Sponsor Questionnaire must be completed regardless of whether you wish to participate in the program or not.

This questionnaire will be used to match each Plebe with a sponsor family of similar interests. If you know of someone who you would like to have as your sponsor and who lives within 30 miles of the U.S. Naval Academy, please provide that information on the Plebe Sponsor Questionnaire. More information about the Plebe Sponsor Program can be found in Section IV under Parent Information and in the enclosed letter from the Commandant. More information about the Plebe Sponsor Program can be found in Section IV under Parent Information, in the enclosed letter from the Commandant, or by calling the Sponsor Program Office at 410-2937031.

#### **21. Alumni Association and Foundation Forms**

**Please complete and postmark all information by 15 May 2018.**

**Plebe:** The attached 3x5 white Life Membership at Graduation Form is to be returned in the envelope marked "USNA ALUMNI ASSOCIATION RECORDS – ATTN CLASS OF 2022 FORMS."

**Parents:** The yellow Plebe/Parent Information Form discussed in the enclosed letter from the President of the Alumni Association, and the Associate Membership Sign up Form, addressed in the enclosed letter from the Director, Membership and Business Operations, should be returned in the envelope marked "U.S. Naval Academy Alumni Association Membership." During Induction Day you will have an opportunity to speak with representatives from both the Alumni Association and Foundation.

#### **Section III - Miscellaneous**

Items in this section discuss several important issues that will better prepare you for Plebe Summer.

#### **22. Fill-in-the-Blank News Release**

The Fill-in-the-Blank News Release form is used to notify your local news outlets of your child's induction into the Naval Academy. Disclosure of this information is entirely voluntary. This form does NOT need to be returned to the Naval Academy. You may complete and submit the form to the local news outlet of your choice. This form is available on the Plebe Summer website.

### 23. Physical Fitness and Recommended Exercise Routine

Physical education is an important part of the program at the Naval Academy. To ensure that you are physically prepared for Plebe Summer, you are encouraged to start a program designed to help develop cardiovascular endurance and upper body strength. We have provided you with a sample program and workout charts as an enclosure in the package. Listed below are a few examples of some of the physical requirements of Plebe Summer to help you prepare for the types of activities in which you will be participating:

- *90 minutes, five days per week of strenuous physical calisthenics to increase cardio-respiratory fitness, muscular strength, endurance, flexibility and confidence.*
- *Run up to 4.5 miles at a 7-8-minute per mile pace, interval and sprint training.*
- *Obstacle and endurance courses that test balancing, leaping, climbing and team building skills.*
- *Hand to Hand training that incorporates martial arts, boxing, and wrestling.*
- *Climbing Wall training that involves upper body muscular strength and endurance, team building, and acclimatization to heights.*

It is imperative that you begin the recommended exercise routine, or one similar to it, NOW! Some common injuries historically seen during Plebe Summer, such as shin splints and minor foot, leg and back injuries, are related to being out of shape and can be prevented by your preparation beforehand.

Upon arrival, an Initial Strength Test (IST) will be administered to determine whether a Midshipman meets the minimum standards of physical fitness for Plebe physical training. At the end of Plebe Summer and during each semester, each Midshipman is required to pass a Physical Readiness Test (PRT). Failure to pass this test will result in assignment to a remedial program. The test consists of two minutes of timed push-ups and curl-ups followed by a timed 1.5 mile run. Passing the PRT every semester is a requirement for service at the Naval Academy. Failure to pass the PRT may result in separation from the Naval Academy.

For your information, the maximum and minimum scores for the PRT are as follows (women's standards are in parentheses):

- Maximums - push-ups: 101 (85), curl-ups: 101 (101),  
1.5 mile run: 8:15 (9:35)
- Minimums - push-ups: 45 (20), curl-ups: 65 (65),  
1.5 mile run: 10:30 (12:40)

It is suggested that you be able to swim a minimum of 100 yards utilizing any stroke and be able to tread water for 15 minutes. Failure to complete these tasks will result in assignment to the swim remedial program. Show up in shape, bring comfortable shoes, and most importantly ...

**Stick with the program!**

### 24. Information on Vehicular Access to the Naval Academy

During I-Day vehicular access to USNA will be restricted. Vehicular access for pick-up and drop-off during I-Day will be granted to individuals presenting their Midshipman's Permit to Report letter along with a government issued picture ID. Parking on the Yard by parents during I-Day will not be authorized. Similar restrictions are implemented for various events

throughout the school year such as Parents' Weekend and Commissioning Week.

Parents of Midshipmen will receive an ID card in the mail which, when presented with a photo ID, can be used to access the Academy with a vehicle 24 hours a day/seven days a week during your Midshipman's attendance at USNA. The pass expires two weeks after his or her graduation. It is not vehicle specific and may be used with rental cars. These cards are available for Midshipman parents, step-parents, and legal guardians only. No action is required to receive the initial card as it will arrive in early August. Each parent should receive his/her own card (maximum of two).

If a new card is required due to loss, change of address etc., it must be requested by the Midshipman via email to [parkingandaccess@usna.edu](mailto:parkingandaccess@usna.edu) or by the Midshipman visiting the Pass and ID office located in the Visitor Access Center at Gate One. A temporary pass may be issued immediately if the Midshipman applies in person. A new card will be available for pick up by the Midshipman or parent with proper photo ID. For parents arriving after hours and requiring access without a card, proceed to Gate Eight, present a government issued photo ID, and let the Sentry know your identity as a Midshipman parent. The Sentry will check the database and facilitate entry.

The Midshipman Parent's Pass, which will arrive in August, replaces the Permit to Report letter to gain entry for the remainder of their Midshipman's attendance at USNA. Parking will be available at Navy-Marine Corps Stadium and at public parking lots in Annapolis.

**Important information for state driver's licenses or identification cards from Minnesota, Illinois, Missouri, New Mexico or Washington and identification cards from American Samoa:**

Due to the REAL ID Act of 2005, Pub.L. 109-13, 119 Stat. 302, enacted May 11, 2005, individuals presenting driver's licenses or identification cards from the above states and territory must provide a second form of identification. Individuals who provide credentials from states that do not meet Real ID Act requirements must provide an additional approved form of ID listed in table 12-1 of CNICINST 5530.14a, Ashore Protection Program. This table can also be found on the Plebe Summer website: <http://www.usna.edu/PlebeSummer>.

Please direct any questions concerning vehicle access to the Pass & ID office located in the Visitor Access Center at 410-293-5762 or 410-293-4019. They are open from Monday through Friday, 0600-1530, closed on weekends and holidays.

**REMINDER: The Office of Admissions will NOT be able to help you with any questions regarding vehicle access to the Naval Academy or be able to duplicate Permit to Report Letters.**

### 25. Naval Institute Membership Invitation

If you would like to be a member of the Naval Institute, visit their website at [www.usni.org](http://www.usni.org).

### 26. Command Religious Program

The Command Religious Program offers a wide variety of worship services, religious education programs, pastoral counseling, and other activities that are available for your moral, spiritual, and religious enrichment throughout your four years as a Midshipman. Eight chaplains - all experienced Naval Officers - are assigned to the Naval Academy. These chaplains represent

four Protestant denominations, the Roman Catholic Church, and the Jewish faith. The chaplains' mission is to care for everyone by providing ministry to members of their own faith groups and facilitating the free exercise of religion for other faith groups.

Worship services and other devotional activities are an integral component of the Plebe Summer routine for Midshipmen, including three Protestant worship services and two Catholic Masses on Sundays. There are also specific opportunities for worship and fellowship among Jewish Midshipmen and members of the Church of Jesus Christ of Latter-Day Saints, the Church of Christ, and the Church of Christ, Scientist. Lay leaders conduct prayer services for adherents of Islam. Please note that the unique training environment of Plebe Summer requires that parents do not visit Plebes during Plebe Summer worship services with the exception of Parents' Weekend. Candidates are allowed to bring a copy of their chosen Holy Scripture (e.g. Bible, Quran, etc.), but please do not bring devotional material. Your Naval Academy chaplains welcome you to Annapolis and look forward to assisting you in your moral and spiritual development.

#### **Section IV - Background and Additional Information** **Proof of Citizenship and Police Record Check**

When you received your Fully Qualified Offer of Appointment from the Superintendent, you were asked to submit both proof of citizenship and a police record check. If you have not already done so, please ensure that the information is postmarked to Nominations and Appointments by 15 May 2018. Do not return in the manila envelope addressed to the "Commandant of Midshipmen." Any one of the following can serve as proof of citizenship. Only originals, original copies from the issuing authority, notarized copies, or a certified true copy will be accepted. If a passport is going to be used, please send a notarized copy rather than the original.

- United States Birth Certificate
- United States Passport (if issued within the last two years)
- Certificate of Naturalization
- Certificate of Citizenship
- Consular Report of Birth Abroad

All candidates accepting their appointment to the Naval Academy are required to obtain a routine police record check from their local police department prior to reporting to the Academy on I-Day. To ensure a thorough police record check, you should determine all jurisdictions in which you have lived during the last five years, including your city or town police department, sheriff or constable's office, school law enforcement office, and the jurisdiction where you work or go to school, if it is different from where you reside. The police record check is for all violations of the law, including minor traffic and non-traffic violations. If you were charged with a misdemeanor or felony, a copy of the court record is required.

If your law enforcement office has a policy preventing the release of this information, ask them to provide a statement of their policy in lieu of the police record check. You must also submit a signed statement indicating whether or not you have any violations of the law.

If you have any questions regarding proof of citizenship (what type of documentation is required in your particular case or to confirm receipt) or the police record check (unable to complete it prior to I-Day, assistance needed in obtaining the information

requested), please contact the Office of Admissions at 888-249-7707, ext. 3-4392. If you lost the return envelope from your Offer of Appointment, send your proof of citizenship and police record check to:

U.S. Naval Academy  
Office of Admissions  
Attn: Nominations and Appointments  
52 King George Street  
Annapolis, Maryland 21402-1318

#### **Social Security**

**If you do not already have a Social Security card, you must obtain one promptly.** All candidates reporting to the Naval Academy for admission as Midshipmen must have in their possession a Social Security card so that wages may be credited to their accounts.

Candidates receiving Social Security benefits will no longer be eligible for these payments after entering the Academy. The Social Security Administration advises that Midshipmen are not so entitled because they are employees of the United States while they are attending a U.S. service academy. Therefore, if you are receiving this benefit, you must inform the appropriate Social Security Office of your decision to enter the Naval Academy and give them the date of induction.

#### **Travel Expenses**

Ensure you have a copy of the "Midshipman Accession Travel Form" that you sent in to [nomapps@usna.edu](mailto:nomapps@usna.edu) with you at check-in, along with all associated receipts for travel expenses, including tickets or copies of e-tickets, from your home to the Naval Academy with you on I-Day to support your travel claim for reimbursement.

If you arrange and pay for your Midshipman's travel, you will be reimbursed for your travel expenses from your home to the Naval Academy following induction up to the authorized government cost. Per Public Law 104-134, all federal government payments must be paid by Electronic Funds Transfer (EFT). For air or rail travel, reimbursement will be limited to the lesser of the actual cost or the cost of a government ticket. Use of frequent flyer miles is not an authorized reimbursable expense. If you choose to travel by privately owned vehicle (POV) you will be reimbursed for mileage and per diem in accordance with the Joint Federal Travel Regulations.

**Tourist Passport Information: Join the Navy & see the world!** The Midshipmen summer training program offers the opportunity to travel to foreign ports during summer training cruises. Overseas ports of call include Australia, Singapore, Japan, Korea, Italy, Spain and many others. A tourist passport is the preferred document for overseas travel and increases a Midshipman's opportunity to be assigned to overseas cruises and to travel abroad during summer training and leave periods. Additionally, a tourist passport will be beneficial after graduation while serving in the fleet. Overseas training is an effective and rewarding experience that contributes to a Midshipman's professional development and geo-political awareness.

The United States Naval Academy Summer Training Office has encouraged all reporting candidates to obtain or apply for a civilian passport prior to reporting to the Academy on Induction Day.

A civilian passport may be applied for at many U.S. Postal offices and designated passport locations. You will need

two passport pictures. These photos can be obtained at various locations. The cost is usually \$10 to \$15 for the pictures and \$100 for the passport fee. A civilian passport is good for 10 years from the issue date. Additional information can be found on the web at [http://travel.state.gov/passport/passport\\_1738.html](http://travel.state.gov/passport/passport_1738.html), in the yellow pages under "Passport and Visa Services," and/or at your local post office.

### Bus Service from BWI Airport

For those who will be arriving by air on Wednesday, 27 June 2018, a complimentary bus service will be provided from Baltimore-Washington International Thurgood Marshall Airport (BWI) to the Naval Academy. The bus runs from 7 a.m. to 11 p.m. This service is only for candidates who are traveling by themselves. We regret that we are unable to accommodate family members or friends on these buses.

Upon arrival at BWI you are directed to check with the United States Naval Academy Information Desk (Customer Service Desk) located near the International Terminal Baggage Claim area of the airport. Signs will be placed at each of the main escalators directing you to the Customer Service Desk. The Customer Service Desk times vary; however, Naval Academy representation will be there from 7 a.m. to 11 p.m. on Wednesday, 27 June 2018. They will advise you of the next bus and where to meet it. This bus service is free of charge for all candidates.

Midshipmen and Ensigns or Second Lieutenants will be standing by to assist and ensure your safe arrival to the United States Naval Academy in Annapolis, Maryland. In case of emergency, call the Officer of the Watch at the Main Office in Bancroft Hall at 410-293-5001.

Those candidates who arrive before the Information Desk is set up or after it has closed should use the public transportation available (either taxi or shuttle) for transit to Annapolis. The cost is approximately \$40 and is refundable through your travel claim. Please bring all receipts with you; if you choose to arrange your own transportation, it is recommended to schedule arrival flights to BWI Airport to take advantage of this bus service being provided by the Naval Academy. Transportation from Ronald Reagan National Airport or Dulles International Airport is not provided by the Naval Academy and should be arranged via taxi or limousine (approximate cost \$50, refundable through your travel claim).

### Induction Day

I-Day for the Class of 2022 is scheduled for Thursday, 28 June 2018. The enclosed Permit to Report tells you exactly what time to report to the Naval Academy to begin the daylong induction process. For some candidates, this will be as early as 6:30 a.m.; for others it will be later in the morning. The important thing is to arrive in the Annapolis area with plenty of time to spare, making reasonable allowances in your plans for unexpected delays, including those caused by heavy I-Day traffic in Annapolis.

If you plan to arrive in the Annapolis area prior to I-Day, you should make your own arrangements for lodging. Unfortunately, no reimbursements can be made for the use of commercial lodging facilities. For information on lodging in the Annapolis area call the Annapolis and Anne Arundel County Visitors Bureau at 410-268-0445, or go to [www.visitannapolis.org](http://www.visitannapolis.org). If you wish, candidates only may elect to spend the night prior to I-Day in Bancroft Hall, the

Midshipmen's dormitory. In that case, report to the Main Office in Bancroft Hall for dormitory accommodations. Meals will not be provided prior to I-Day, but you will be permitted (and are encouraged) to go into town to get something to eat the night before I-Day.

Annapolis is hot and humid during the summer. We recommend that you report to the Naval Academy in lightweight slacks, a short sleeve shirt or blouse, and athletic shoes. Women should not wear skirts. If you are reporting from NAPS or from enlisted service, report in the Uniform of the Day. NAPS candidates will change into NAPS PE gear for the actual processing. Regulation Navy and Marine Corps PT gear will be authorized for all candidates reporting from the Fleet. You will be issued a summer working uniform and tennis shoes during I-Day. All candidates will be issued nearly everything that they will need for the duration of the summer, but candidates will be allowed to bring and utilize the following clothing as long as each meets Naval Academy uniform criteria:

- ☐ White jockey-style brief underwear (18 briefs will be issued).
- ☐ White crew neck fitted cotton undershirts (9 undershirts will be issued). Undershirts will be worn under uniforms and need to be tight fitting.
- ☐ White V-neck fitted cotton undershirts (15 undershirts will be issued). Undershirts will be worn under uniforms and need to be tight fitting.
- ☐ White crew athletic socks (22 pairs of socks will be issued on I-Day). Tube socks need to reach just below mid-calf. Ankle socks will not be authorized for wear.
- ☐ Black or Navy Compression "Spandex" Shorts (6 shorts will be issued). Shorts shall be worn underneath issued running shorts.
- ☐ White sports bras (11 sports bras will be issued to females).
- ☐ White or nude brassiere (NO regular bras will be issued to females on I-Day. Candidates are recommended to bring two. Plebes will have few opportunities to wear these over the summer; however it is recommended that regular bras be worn during uniform fittings.

- ☐ Running shoes (See Note 1 below).
- ☐ Toiletries (razors, shaving cream, toothbrush, toothpaste, shampoo, liquid soap, hygiene products). Plebes will have at least one visit to the Midshipmen Store over the summer to purchase necessary items.
- ☐ Enough money to last six weeks. Spending opportunities are limited to a few occasions over the summer. Recommend around \$100.
- ☐ An inexpensive scientific calculator for placement exams. Exams are taken the first few days of Plebe Summer.
- ☐ Athletic shoes for any sports in which you will participate (i.e. soccer cleats, basketball shoes).
- ☐ Athletic equipment for any sports in which you desire to participate (i.e. lacrosse stick, tennis racket, baseball glove). Do not bring heavy or bulky equipment such as weights, bicycles, or golf clubs.
- ☐ Cellular Phone (See Note 2 below).

**\*NOTE 1 (RUNNING SHOES):** All candidates will be issued running shoes on I-Day; however, candidates are highly encouraged to bring their own "broken-in" running shoes. Candidates will be authorized to wear these running shoes during physical training evolutions in order to cut down on medical injuries such as shin splints and blisters. Recommend consulting an athletic store that specializes in running to advise you on what running shoe is best for your foot type.

**\*NOTE 2 (CELLULAR PHONES):** You are permitted to bring a cellular phone to facilitate calling home during specified times over the summer. When not being used, your cellular phone will be stored in a secure location (you will not be allowed to keep it in your room during Plebe Summer). If you don't bring a cell phone, you will be provided with access to a one to make these calls.

Over Plebe Summer you will be allowed to display pictures, postcards, or other similar personal items, although these items must fit on a 2' x 2' corkboard. Candidates should report with only minimal clothing in addition to the prescribed underclothing. The wearing of cosmetics and jewelry is not permitted during Plebe Summer. The only exception is a religious medallion necklace whose chain is long enough to prevent it showing in uniform. Wrist watches and electrical grooming equipment will NOT be authorized for use over Plebe Summer; however, all Candidates are authorized to bring these items with them on I-Day. If you choose to bring them with you on I-Day, they will be inventoried along with your civilian clothing and stored for you over the summer in a secure location. It is recommended that you bring all of these items in a collapsible overnight bag labeled with your name. Fourth Class Midshipmen are not authorized to have civilian clothes at the Naval Academy, and the clothing that you report in for I-Day will be returned to you over Parents' Weekend in order to return home with your parents. Candidates are highly discouraged from bringing high value items to Plebe Summer. Things you may not bring include:

- ☐ Stereo equipment
- ☐ Clock radios
- ☐ Lamps
- ☐ Over-the-counter medication
- ☐ Civilian clothing other than what you are wearing on I-Day and the items listed above

At your assigned reporting time on I-Day, you will be required to leave the company of relatives and friends to report to Alumni Hall to begin your induction processing. Refreshment stands, tours of the Naval Academy, an orientation briefing, and a picnic sponsored by the Alumni Association will be available during the day for relatives and friends who choose to remain for the Oath of Office Ceremony. There is a brief period of time set aside later in the afternoon, immediately following the Oath of Office Ceremony, to meet with relatives and friends. This is a good time to say your farewells. The next opportunity to visit with relatives and friends will be during Parents' Weekend, 10-12 August 2018.

### Grooming Standards

**Men's Hair and Beards.** Midshipmen are required to keep their hair neatly trimmed. Mustaches and beards are not permitted. On I-Day, all male Plebes will receive a crew cut and will be required to keep this standard throughout Plebe Summer.

**Women's Hair.** All female Plebes are required to have a haircut that is above their chin. If hair is not within regulations upon arrival on I-Day, female Plebes will receive a haircut. After the initial haircut on I-Day, hair may extend a maximum of 1-1/2 inches below the top of the jumper collar. Plebes will be authorized the use of two small barrettes similar to natural hair color over the summer. Rubber bands and bobby pins are not authorized over Plebe Summer to keep hair up with the exception of physical training.

In addition to following the regulations specified above, it is important that you understand the limitations of the schedule

for hair care over Plebe Summer. We are unable to allocate time in the schedule to maintain complicated hair styles. Please make every effort to arrive with a hair style that can be cut and washed in minimal time.

Upon the conclusion of Plebe Summer, Fourth Class Midshipmen will be authorized to comply with academic year grooming standards.

### Medical/Dental

On Induction Day you will undergo a brief medical examination to ensure that you are still physically qualified for admission. You must pass this examination to be inducted. In most cases, this will be a routine screening examination to confirm no problems have developed since you had your candidate (DoDMERB) medical examination. If you have undergone surgery or had a serious illness or injury since that exam, or if your health is in question for any reason, you should expect to be examined more thoroughly.

**Be aware that on the day you report for admission, you must be within the weight and body fat standards applied at your candidate medical examination or you will risk disqualification and not be permitted to enter the Class of 2022.** Consult the height and weight standards in the online catalog to be sure you remain well within the requirements.

### Optometry

To safeguard the health and career potential of our incoming Midshipmen the following rules shall be enforced: Do not undergo corrective vision surgery (e.g. PRK, LASEK or LASIK) as this may be disqualifying and may not be waived for entry.

#### During Plebe Summer:

1. No contact lenses are authorized during plebe summer.
2. Glasses will be provided on I-day based upon your submission of the Spectacle Prescription Information form enclosed.

**No civilian glasses will be permitted.**

Be advised that tinted or lenses that become tinted with sunlight are not permitted during military parades, military training, and inspections, these should not be your primary glasses.

However, you should bring two pairs of your most recently prescribed glasses, a supply of contact lenses (if you wear them) for use after the summer, and paper copies of your most recent glasses/contact lens prescriptions.

### Health Status

If you have had any change in your health since your DoDMERB examination, you must notify us. Areas of particular concern are any and all surgery, orthopedic injuries (broken bones or joint injuries), head injuries, hospitalization, vision changes, loss of consciousness, and any condition which might preclude your full participation in our rigorous athletic program. Mail or fax documentation of any changes in your health status since your DoDMERB examination to:

U.S. Naval Academy  
Office of Admissions  
Attn: Medical Technician  
52 King George St.  
Annapolis, MD 21402-5018  
Phone: 410-293-1817  
Fax: 410-293-1819 Medications

## Medications

If you are taking medication prescribed by a physician, you must bring it with you on I-Day. The medication must be in a labeled container and you must bring a note from the physician stating the name of the medication, the dosage, the dates the medication is intended to be taken, and the reason it was prescribed. You will be evaluated and, if the medication is felt to be appropriate, the condition will be documented in your health record and you will be authorized to continue using the medication. DO NOT bring over-the-counter (OTC) medications (e.g. Motrin, Tylenol, Tums, cold tablets), food supplements or vitamins. If you have any questions or concerns regarding your health status or medications, please contact the Medical Technician.

## Medical Care for Seriously Ill or Injured Midshipmen

When a Midshipman becomes ill or injured, the Navy will provide or pay for qualified medical expenses incurred as a result of the illness or injury, similar to benefits provided all active duty members of the U.S. Armed Forces, so long as the Midshipman remains physically qualified for commissioning. Care is normally provided in government health care facilities. Payment for care received in civilian medical facilities generally is not authorized, although exceptions may be made for emergencies. In the event long term inpatient medical care is required, a Midshipman typically will be treated at a suitable military or VA hospital. If a Midshipman's medical condition is such that his or her suitability for commissioning is questionable, a medical board consisting of Navy physicians will be convened. The board will report its findings and recommendations to the Superintendent. If the board finds a Midshipman is not physically qualified for commissioning and the Superintendent concurs with those findings, the recommendation that the Midshipman be disenrolled from the Academy will be forwarded to the Secretary of the Navy. The Secretary of the Navy will take final action on the recommendation.

**NOTICE:** We strongly recommend that you contact your local health insurance provider to discuss your and your parents' options of procuring and maintaining private medical insurance to ensure medical coverage in the rare case you become seriously ill or injured and are separated from the Naval Academy prior to graduation/commissioning. Please discuss this matter with your parents and contact your local health insurance provider to discuss options for coverage. Generally, such coverage is inexpensive (or can be maintained at no cost through parent's employer) and can prevent serious financial problems. In the highly unlikely event you develop or are discovered to have a disqualifying medical condition (e.g. epilepsy, diabetes mellitus, ulcerative colitis, serious injury) requiring separation from the Naval Academy, your ability to obtain health insurance will be significantly compromised. Also, be aware that Midshipmen only qualify for limited disability benefits, making private insurance more important if a catastrophic injury or illness occurs. For this reason, if for no other, having private health insurance already in place will be a wise investment in securing future coverage for health care that might not be possible to obtain after a diagnosis has been made.

## Tattoos, Brands, Body Piercing

Navy regulations prohibit tattoos, body art, or brands that are visible in a Navy uniform; e.g. those on the head, face, neck, scalp, elbows, knees or hands. Further, regulations state "tattoos, body art, or brands that are prejudicial to good order, discipline and morale or are of a nature to bring discredit upon the Navy are prohibited." Body art and ornamentations, therefore, that are excessive, obscene, sexually explicit or that advocate or symbolize sex, gender, racial, religious, ethnic or national origin discrimination or gang affiliation, supremacist or extremist groups, or drug use are strictly prohibited. **If you have such a tattoo or skin amendment, fill out Body Alteration form in the online portal.**

Pre-existing body alterations shall not be visible in the physical education uniform (t-shirt and shorts), "either on the skin that shows outside of the uniform or through the fabric." ALL pre-existing body alterations (visible or non-visible in PE uniform) must be reviewed by the Body Alteration Review Board for compliance with the Naval Academy policy. Body alterations will be (1) deemed to be within Naval Academy regulations, (2) deemed to be outside Naval Academy regulations but granted a waiver for admission, or (3) deemed to be outside Naval Academy regulations and ordered to be removed/covered up to be granted admission. Removals and cover ups are done at the candidate's expense.

Included on your application portal acceptance document was a statement of understanding regarding body alterations, which you should have completed and returned with your offer of acceptance. If you did not return the form, submit it immediately to the Director, Nominations and Appointments at the address in the "Health Status" paragraph. Once the statement of understanding regarding body alterations is received, the USNA Body Alteration Review Board will convene in May 2018 to screen all statements of understanding regarding body alteration(s). Following the Body alteration Review Board, USNA Admissions will inform the affected candidates of the Commandant's decision regarding the acceptability of their particular body alterations. Admissions will clearly delineate any requirements the appointee must meet (e.g. remove part or all of a particular tattoo) prior to Induction Day or reporting to NAPS.

The Naval Academy permits members of the Brigade of Midshipmen or members of the Naval Academy Preparatory School to acquire body alterations while at the Naval Academy and at the Naval Academy Preparatory School that comply with Naval Academy body alteration regulations.

**Any candidate who reports with a tattoo, brand, or body piercing which does conform to our policy, who has not been cleared through the procedure explained in our correspondence, or has not contacted the Director, Nominations and Appointments should anticipate not being inducted into the Brigade.**

## Color Vision Screening

On I-Day you will be screened to confirm that you have normal color vision.

### **Alcohol and Drug Screening**

The Department of Defense, Navy, and Naval Academy regulations clearly prohibit the use of illegal drugs, including anabolic steroids. The National Defense Authorization Act mandates that appointees to all officer accession programs undergo testing for drug and alcohol use within 72 hours of being formally inducted. You will be required to submit a urine specimen for drug testing and to undergo breathalyzer testing for recent alcohol ingestion. A confirmed positive result in either test or a refusal to undergo testing will result in immediate disqualification; no waivers are authorized.

### **HIV Testing**

Blood samples drawn on I-Day will be tested for antibodies to the Human Immunodeficiency Virus (HIV), the agent responsible for the Acquired Immune Deficiency Syndrome (AIDS). Any individual confirmed to be HIV antibody positive will, after thorough evaluation, education, and counseling, be separated from the Naval Academy. Strict confidentiality will be observed in any such case.

### **Dental Examination**

A dental screening examination will be conducted during Plebe Summer. It is highly recommended that you report to Induction Day dentally healthy. This would include a recent dental check-up including third molar (molar tooth) evaluation by a general dentist and/or an oral surgeon. If you have any concerns about your dental status, you should report all relevant information to:

U.S. Naval Academy Office of Admissions  
Attn: Medical Technician  
52 King George Street  
Annapolis, MD 21402-5018  
410-293-1817

**Be sure to include your full name and social security number on all correspondence regarding your medical and dental status.**

### **Contacting Midshipmen in an Emergency**

In the event of an emergency, your parents or guardian should notify the Officer of the Watch at the Main Office in Bancroft Hall 410-293-2701/2702. The Officer of the Watch will ensure that appropriate actions are taken.

Telephone messages of non-emergency but urgent nature may be relayed through the Midshipmen watch standers at the Main Office, 410-293-5001/5002.

### **Mailing Address for Midshipmen**

Plebes are able to receive mail during Plebe Summer. The proper format is:

MIDN John L. Doe  
USNA Class of 2022  
X Company, X Platoon  
Annapolis, MD 21412

Plebes will learn their Company and Platoon designators on I-Day. After Plebe Summer, Midshipmen will receive a P.O. Box number for use in receiving mail. The only zip code midshipmen can receive mail to is 21412.

### **Care Packages**

“Care package” is a Midshipman term for goodies from home and is a very effective morale booster. However, during the controlled training environment of Plebe Summer, the sending of junk foods to a Plebe is highly discouraged. Provide the following guidelines to anyone who will be sending care packages.

- Please limit the size of the shipping container to no larger than a shoe box. All food should be shipped in an airtight container.
- All items should be single serving and non-perishable. There are no refrigerators available in Bancroft Hall for food storage. No medications or vitamins are allowed.
- Junk food is highly discouraged during Plebe Summer. The regimen of Plebe Summer is a controlled training environment and requires adherence to a healthy diet.
- Due to health concerns and storage limitations, excess junk food that cannot be stored or consumed immediately will be disposed of.
- Some suggestions for things to include in care packages:
  - Individually wrapped granola bars or energy bars
  - Powdered sports drink mixes
  - Letters from home

### **E-mail**

You will be assigned an e-mail address upon the completion of Plebe Summer. This e-mail address will remain the same during your four years here. During Plebe Summer training, you will not have access to a computer to send or receive e-mails.

### **Reef Points**

The annual handbook of the Brigade of Midshipmen will be issued to you on Induction Day. During the course of Plebe Summer, you will be required to commit portions of it to memory and be familiar with all of its contents.

**When reporting for I-Day, Plebes will be expected to know verbatim the Mission of the United States Naval Academy, the administrative chain of command, and the first three General Orders of a Sentry.**

### **The Mission of the Naval Academy**

*To develop Midshipmen morally, mentally and physically and to imbue them with the highest ideals of duty, honor, and loyalty in order to graduate leaders who are dedicated to a career of naval service and have potential for future development in mind and character to assume the highest responsibilities of command, citizenship and government.*

### **Your Administrative Chain of Command:**

*Commander in Chief:* President Donald Trump  
*Secretary of Defense:* The Honorable James Mattis  
*Secretary of Navy:* The Honorable Richard V. Spencer  
*Chief of Naval Operations:* Admiral John Richardson, USN  
*Superintendent of USNA:* Vice Admiral Walter E. “Ted” Carter, Jr, USN  
*Commandant of Midshipmen:* Captain Robert B. Chadwick, II, USN

### **First Three General Orders of a Sentry:**

*First:* To take charge of this post and all government property in view.

*Second:* To walk my post in a military manner, keeping always alert and observing everything that takes place within sight or hearing.

*Third:* To report all violations of orders I am instructed to enforce.

### **The Naval Academy Commitment**

The Naval Academy makes a commitment when you accept an appointment as a Midshipman. You are assured of the opportunity for a solid, first-rate college education that is nationally respected. You also are presented the opportunity to grow personally—learning integrity, leadership and the heights of your own abilities. Finally, you are promised comprehensive professional training that will prepare you well for challenging opportunities later as a Navy or Marine Corps officer.

There is still another part of the Naval Academy commitment that reinforces everything else. The admissions process is designed to accept only those applicants who can meet the academic and military challenges at the Academy. Therefore, every Midshipman is guaranteed the opportunity and support necessary to succeed. Members of the Naval Academy's faculty and staff are committed to this principle. The personal counseling network, small class sizes (typically of 20 or fewer students), protected study periods, availability of extra academic instruction until 11 p.m. daily, modern educational facilities and sponsor program all reflect that commitment. The fact that more than 80 percent of those entering the Academy successfully complete the four-year program is proof positive of that commitment.

In return for the Naval Academy's commitment, you are asked to make a commitment. You must accept the challenge of a rigorous program integrating academic studies, military training, physical education and athletics. You also take an Oath of Office accepting appointment as a Midshipman in the United States Navy, the first step toward becoming a commissioned Navy or Marine Corps officer.

The purpose of the Naval Academy is to prepare Midshipmen to become professional officers in the United States Navy and the United States Marine Corps. You should enter the Naval Academy fully prepared to undertake the challenging four-year curriculum and to serve as a Navy or Marine Corps officer for a minimum of five years after graduation. A naval career is an exciting one. During the fall semester of their senior year at the Academy, Midshipmen receive their service assignment into various naval warfare communities. Assignment is based on performance, individual preference, and needs of the Navy. Most Midshipmen are assigned to either serve as Surface Warfare Officers, Navy Pilots or Flight Officers, Submarine Officers, or Marines. A few Midshipmen are assigned to Special Warfare (Navy SEALs) and Special Operations (Explosive Ordnance Disposal) as well.

After graduation, most newly commissioned officers report directly to their professional school and then to the Fleet or Fleet Marine Force. The lessons learned after four years at the Naval Academy are put to immediate use.

### **Plebe Summer**

Plebe Summer's orientation program is fast-paced and begins the four years of military training you will receive at Annapolis in preparation for your commissioning as an officer. Upon arrival, you will begin your military indoctrination at USNA. You will march and wear a uniform your very first day.

Your military training throughout the summer will be under the close supervision of selected First and Second Class Midshipmen (seniors/juniors), commissioned officers and senior enlisted service members. The basic military training unit is a squad. Each squad is made up of about 10 Plebes. You will be assigned to a squad, and since the development of teamwork is a vital aspect of your training program, you will be expected to participate fully in all activities of your military unit.

Plebe Summer is a very intense environment. Stress is a deliberate part of the program. You will march, swim, sail, be trained and tested in physical fitness, fire both a pistol and a rifle, compete in athletics, and go to classes, all as a member of your military unit.

You will experience both success and failure. It is not uncommon for some individuals to question themselves when placed in a stressful environment. Your successes will be rewarded with commendations, and your failures will result in constructive criticism and guidance. Through it all, you must maintain a healthy perspective and learn from your experiences. If you work hard and maintain a sense of humor, Plebe Summer will be a rewarding experience you will never forget or regret.

If you make the decision to leave, you can expect to be interviewed by several commissioned officers to make sure your decision is a sound one and not based on emotion. They will be well-equipped to discuss the Naval Academy after Plebe Summer and the difficulty of adjusting to military life. If you still desire to resign, your letter of resignation will be forwarded to the Officer-in-Charge of the Fourth Class Regiment, and it should take approximately seven to ten working days to process separation from that point.

A final note regarding Plebe Summer: Your abrupt entry into a new way of life, featuring the mental stress and physical exertion of a military environment, may lead to temporary physiological changes. For example, eating habits and bodily functions will probably change. Once you have adjusted to your new way of life, mental and physical reactions should return to normal. Our medical personnel are available to assist you with this and any other questions or problems you may have while at the Academy.

### **Honor at the United States Naval Academy**

To ensure that Candidates entering the United States Naval Academy are prepared to succeed in their moral development, the Academy's Honor Office has developed a packet (enclosed here) that is designed to provide you with an understanding of our Honor Concept and Honor Treatise. It is imperative that you carefully review and fully understand this material.

### **Parent Information**

Enclosed are brochures provided by the Naval Academy Visitor Center and the Midshipman Store to help you and your parents get around the Naval Academy grounds. The Naval Academy Visitor Center also provides excellent tours for a nominal fee that you and your family can take.

### **Parent Activities on I-Day**

Along with the full schedule that I-Day entails for you, your parents will also take part in many activities. A full itinerary is planned for parents to enjoy. There will be a table set up outside Alumni Hall that will give parents vital information for events on I-Day.

The day will start with a Colors Ceremony in Tecumseh Court, Band Concerts throughout the day, a picnic sponsored by the Naval Academy Alumni Association and Foundation, book signings at the Naval Academy Visitor Center, a tour on the Yard Patrol crafts and briefings for all parents to inform them about the challenges you will overcome. The day will end with the Oath of Office Ceremony and a brief farewell. A detailed schedule can be found on the Naval Academy web page at <http://www.usna.edu/PlebeSummer/iday.php>.

### **Plebe Summer Website**

During Plebe Summer, your parents will be able to follow along with the training of the Class of 2022 as they participate in various activities throughout the summer. Please notify your family and friends of the following website:  
<http://www.usna.edu/PlebeSummer/index.php>.

### **Parents' Weekend**

Your immediate family should plan to visit with you during our four-day Parents' Weekend, 9-12 August 2018. The weekend's special program of events offers your parents a unique opportunity to have a close look at the Annapolis environment and to see for themselves how well you are developing as a Midshipman. This will be the first time since I-Day that Plebes will be allowed to have visitors.

A detailed schedule of events and related information concerning Parents' Weekend will be forwarded by the Superintendent to your parents in mid-July. Some 5,000 family members and friends of the Class of 2022 are expected to be in attendance and the Plebe Parents' Weekend Schedule can be found on the Naval Academy Web page at:  
<http://www.usna.edu/PlebeSummer> after 1 June 2018.

### **Plebe Sponsor Program**

The Plebe Sponsor Program provides members of the U.S. Naval Academy's entering class an opportunity to develop and benefit from informal exchanges with civilian and military members in Annapolis and its adjacent communities. This program provides Midshipmen a home away from home during their first year at the Academy. Plebes typically visit with their sponsors on Saturdays when they have liberty. To encourage a give-and-take relationship, plebes may invite their sponsors to sporting

events and other activities at the Academy throughout the year. There is also an annual sponsor appreciation weekend, typically in early winter, which allows the Midshipmen to show their appreciation to their sponsors.

The degree and length of involvement between sponsor and Midshipman is determined strictly by the relationship developed. In many cases the Plebe-sponsor involvement leads to a friendship that lasts long after the Midshipman has graduated. The matching process is based on the Plebe's preferences of special interests, home state, etc. as recorded on the Plebe Questionnaire. On the questionnaire, there is also the opportunity for a Plebe to request a specific sponsor by listing the individual's name, address, telephone number and/or e-mail.

The sponsor must meet all eligibility criteria and must also request the Plebe on a sponsor application. Active Duty and retired military (E-6 and above or O-3 and above) and civilians will be considered for assignment as sponsors. All sponsors must be over the age of 28 to be assigned. Sponsors must live within a 30-mile radius of the Academy and agree to attend a mandatory briefing that is held during the summer. If you have a friend or family member who meets the eligibility criteria and would like to request an application to be your sponsor, have them contact the Plebe Sponsor Coordinator with their name and address at [sponsor@usna.edu](mailto:sponsor@usna.edu). Applications must be filled out and returned no later than 27 June 2018. In order to match plebes with their sponsors, this deadline must be met. Those who do not have a specific by-name request for a sponsor family will be matched based on interests and preferences. Plebes and their families should find this first year at the Academy exciting. Please direct questions about the

Plebe Sponsor Program to the Plebe Sponsor Coordinator at [sponsor@usna.edu](mailto:sponsor@usna.edu).

### **Parental Driving and Parking Request**

Enclosed in this package you will find a form to request parking privileges for your parents/guardians. If possible, please print, complete and return this form in the envelope provided in order to expedite processing of this request.

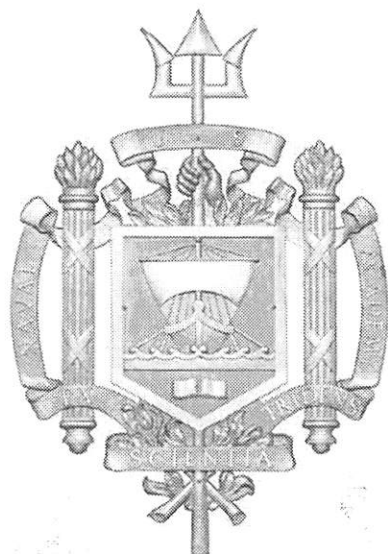
If your parent/guardian is not able to complete and return this form, they can do so I-Day, but there is often a long wait to complete this paperwork.

### **Honor at the United States Naval Academy**

As you prepare to enter the Naval Academy, it is imperative that you understand one of the most important aspects of our culture: the Honor Concept.

Enclosed in this package, you will find a printed copy of the Naval Academy's Honor Concept and a space for your signature.

You must read the Honor Concept and ensure you understand what it requires of you, sign it and return it in the manila envelope.



## PERMIT TO REPORT CHECKLIST (PAGE 1 OF 2)

COMPLETED	DOCUMENT	DUE DATE	RETURN ADDRESS	NOTES
	Academic Background System (ABS) Questionnaire for the Class of 2022 & Validation Tests	Receipt of Package + 2 Weeks	N/A	Complete Questionnaire within two weeks of receiving Permit to Report (PTR) package. All questionnaires must be completed by I-Day. Additionally, complete all additional placement tests that are listed.
	Changes in Health Status	As Needed	U.S. Naval Academy Office of Admissions Attn: Nominations and Appointments 52 King George Street Annapolis, MD 21402-1318 (Fax: 410-293-1819)	Mail or fax any changes in health since DoDMERB examination as stated under Section IV of Information Booklet.
	Uniform Measurements	13-May-18	See "Important Information for the Class of 2022"	Form must be scanned and emailed to <a href="mailto:NATHLICH@USNA.EDU">NATHLICH@USNA.EDU</a>
	Request and Authorization for Midshipmen Accession Travel (USNA 460018)	15-May-18	See "Important Information for the Class of 2022"	Form must be sent electronically in accordance with the guidance provided in the "Important Information for the Class of 2022" Packet
	Agreement to Serve Forms	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Sign, date and return top two copies in manila envelope provided. Retain 3 <sup>rd</sup> copy for your records. If under 18, parent/guardian signature is required.
	Marriage and Dependents Declaration Form	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Complete and Return in manila envelope provided
	Drug and Alcohol Abuse Statement of Understanding	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Complete and Return in manila envelope provided
	Service Member's Group Life Insurance (SGLI) Form	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Complete and Return in manila envelope provided
	Record of Emergency Data (NAVPERS 10701602)	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Complete and Return in manila envelope provided
	Standard Form (SF)-86 Questionnaire	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Complete and Return in manila envelope provided
	Consent to Disclosure of Personal Information Form	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Complete and Return in manila envelope provided
	Personal Swearing-In Ceremony Form	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Complete and Return in manila envelope provided
	Midshipmen Pay and NFCU application	15-May-18	Navy Federal Credit Union U.S. Naval Academy Branch 101 Wilson Road, Suite 3 Annapolis, MD 21402-9905	Complete and return application in NFCU envelope. If you do not wish to use NFCU, bring a copy of direct deposit slip from desired bank on I-Day.
	Notice Regarding Maintenance of Private Medical Insurance	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Complete and Return in manila envelope provided
	Immunization Record (NHCLANNA 6150/2)	15-May-18	Medical Records Naval Health Clinic 695 Kinkaid Road Annapolis, MD 21402-5050	Complete Part I; licensed health care provider complete Part II. Make a copy. Return original to address listed (Envelope not provided) and BRING copy with you on I-Day.
	Patient Registration Form (NHCLA 6150/24)	15-May-18	Medical Records Naval Health Clinic 695 Kinkaid Road Annapolis, MD 21402-5050	Complete and return original to address listed. Envelope not provided. Bring copy on I-Day.
	USNA Appointee Spectacle Prescription Information Form	15-May-18	Naval Health Clinic Annapolis 250 Wood Road Annapolis, MD 21402-5050	Complete and return original to address listed. Envelope not provided. Bring copy on I-Day.
	Social Media Etiquette	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Complete and Return in manila envelope provided

Please return all forms as indicated above and in the Important Information booklet.  
Use a BLACK pen. Do not return any personal letters; they are yours to keep

## PERMIT TO REPORT CHECKLIST (PAGE 2 OF 2)

COMPLETED	DOCUMENT	DUE DATE	RETURN ADDRESS	NOTES
	Mantoux Tuberculin Skin Test (PPD) Form	15-May-18	Medical Records Naval Health Clinic 695 Kinkaid Road Annapolis, MD 21402-5050	Documented PPD test provided by your doctor's office must be completed within six months of I-Day. Return proof of current PPD test results to address listed. Envelope not provided.
	Proof of Citizenship and Police Record Check	15-May-18	U.S. Naval Academy Office of Admissions Attn: Nominations and Appointments 52 King George Street Annapolis, MD 21402-1318	If you haven't already done so, return documents to Admissions. (Information requested with Offer of Appointment. Not a part of PTR Package.)
	Statement of understanding regarding body alterations	15-May-18	U.S. Naval Academy Office of Admissions Attn: Nominations and Appointments 52 King George Street Annapolis, MD 21402-1318	If you haven't already done so, return statement of understanding to Admissions. (Information requested with Offer of Appointment. Not a part of PTR Package.)
	Midshipman Publicity Background Record	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Complete in accordance with the provided instruction sheet and return in manila envelope
	Parental Driving and Parking Privileges Form	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Complete and Return in manila envelope provided.
	Honor at the United States Naval Academy	15-May-18	U.S. Naval Academy Commandant of Midshipmen 101 Buchanan Road RM 4001 Annapolis, MD 21402-5101	Sign and Return in the manila envelope provided.
	Alumni Association and Foundation Forms, Plebe/Parent Information Form, Parent Association Membership Form	11-Jun-18	USNA Alumni Association Records – Attn: Class of 2022 Forms	Complete and return (both the white and yellow forms) in white envelope provided for Alumni Association and Foundation Forms and Plebe/Parent Information Form. IF DESIRED – Parents complete and return Parents Association Membership Form. No envelope provided.
	Plebe Sponsor Questionnaire	27-Jun-18	N/A	Candidates must complete questionnaire online through the Candidate Information System. Candidates can complete on I-Day, if required.
	Permit to Report Letter	I-Day	N/A	Bring with you on I-Day
	Flight Itinerary, Copy of Ticket, All Travel Receipts	I-Day	N/A	Bring a copy of airline or rail ticket/itinerary showing dollar amount that you paid along with any travel receipts.
	Note from Physician for prescribed medication	I-Day	N/A	See note under Section IV.
	Social Security Card	I-Day	N/A	Bring Social Security Card on I-Day. If you do not have a Social Security Card, then you must obtain one. If you are receiving Social Security benefits, notify appropriate office of entrance to USNA.
	NCAA Certification of Athletic Eligibility	I-Day	N/A	Complete and bring with you on I-Day
	Orthodontic Waiver Letter	I-Day	N/A	IF REQUIRED – Bring waiver, copy of your initial treatment plan and all orthodontic records with you on I-Day. If you do not have a waiver from the application process, then your braces must be removed.
	Medical Record Supplemental Medical Data (NHCLANNA 6150/2)	I-Day	N/A	Complete and bring with you on I-Day.
	ACE Loan/Scholarship Information	As Applicable	Midshipmen Disbursing Office U.S. Naval Academy 101 Buchanan Road, Room 4002 Annapolis, MD 21402	As Applicable – Scholarship checks and letters should be mailed to the Midshipmen Disbursing Office <u>no earlier than</u> the start of the Academic Year.

Please return all forms as indicated above and in the Important Information booklet.  
Use a **BLACK** pen. Do not return any personal letters; they are yours to keep.

# **ATTENTION**

## **CANDIDATES**

**This package includes all of the necessary information you will need to prepare and report for Induction Day (I-Day).**

**Please read through the entire package prior to completing any of the forms, many of which are legal documents. You are responsible for reading and ensuring that the forms included in this package are completed accurately.**

**You can use the enclosed Permit to Report Checklist to ensure that you are meeting all deadlines. Make copies of all documents prior to mailing and bring those copies with you on I-day.**

***If you have any questions, please refer to the Naval Academy Candidate Information System or contact the office listed in the enclosed Important Information booklet.***



DEPARTMENT OF THE NAVY  
DEAN OF ADMISSIONS  
UNITED STATES NAVAL ACADEMY  
52 KING GEORGE STREET  
ANNAPOLIS MARYLAND 21402-1318

1531  
DA-302-18  
April 1, 2018

Dear Prospective Midshipman:

On behalf of the members of the Naval Academy Admissions Staff, Welcome Aboard!

Congratulations on having earned an appointment to the United States Naval Academy! Over 16,000 students applied for the Class of 2022 from every state in the union, all U.S. territories, and 23 foreign countries. You can be justifiably proud of this impressive accomplishment.

We realize that applying to the Naval Academy can be very tedious and time consuming. In our efforts to improve the admissions process, we conduct a survey of each incoming Plebe Class. This information will be used to identify areas for improvement or to reduce confusion for potential candidates. It is our goal to ensure that eligible students, in every region of the country, are aware of the opportunities available at the Naval Academy.

This year's survey questions are incorporated in the Academic Background System (ABS), and are described more fully in Dean Jennifer Waters' letter included in this packet. Please visit the web site <http://www.usna.edu/Academics/Candidate-Information/index.php>. You will need your candidate number to gain access to the survey for the Class of 2022.

Thank you in advance for your cooperation in completing this survey. We look forward to welcoming you to Annapolis on June 28th.

Sincerely,

(b) (6)

S. B. LATTA



DEPARTMENT OF THE NAVY  
OFFICE OF THE ACADEMIC DEAN AND PROVOST  
UNITED STATES NAVAL ACADEMY  
589 MCNAIR ROAD  
ANNAPOLIS, MARYLAND 21402-1323

February 28, 2018

Dear Prospective Midshipman of the Class of 2022,

Welcome Aboard! On behalf of the faculty at the Naval Academy, congratulations on being selected to attend one of the premier institutions of higher education in the United States. We are pleased that you have chosen the Naval Academy and believe that you will find your academic experience here to be challenging and rewarding.

Several important academic events have been scheduled during Plebe Summer. The purpose of these academic events is to place you in courses most appropriate to your academic background, determine if credit should be awarded for college-level work done elsewhere ("validation"), and prepare you for the Naval Academy's academic program. However, even prior to Induction Day, we must collect information from you about your academic background so that we are prepared to best help you with your academic future.

Before you arrive, you must log into the "Academic Background System (ABS)" described on the back of this letter to complete several questionnaires and also some mathematics skills assessments (exams). You may exit and return to ABS to update or complete your responses to the questionnaires, and you may also take breaks between different portions of the exams. Completion of the questionnaires and the exams is required prior to arrival at the Naval Academy. Typically, the questionnaires take about an hour to complete, and the exams may take about two hours to complete. As indicated in ABS, if you have taken or will take AP or IB examinations (any subject), be sure that your results are sent to the Naval Academy.

The exams contained in ABS allow us to place you in an appropriate mathematics course upon your arrival and/or possibly give you validation credit for some courses. Be sure to follow the directions. It is very important that your performance on these tests reflects your current mathematical knowledge and abilities. It is therefore in your best interest that your work is entirely yours—unaided by anyone or anything in order to place you most appropriately.

Immediately after Induction Day, you will begin a sequence of additional placement and validation tests in Chemistry, English, Physics, and possibly some foreign languages (Arabic, Chinese, French, German, Japanese, Russian, Spanish). The particular tests that you take will depend on information you enter in the ABS questionnaires. In some cases, taking a test will be optional; in other cases, the test will be required. You should bring with you an inexpensive scientific calculator that has square root, trigonometric, logarithmic, and exponential functions – this calculator will be needed for some placement or validation tests. Please be prepared for these tests. In most cases, they will be your only opportunity to validate certain courses. As you will learn, it is advantageous for you to gain validation credit for courses at the Naval Academy since validations increase the choices and special opportunities available to you.

During Plebe Summer, you will also be assigned an Academic Adviser who will meet with you to help with your academic orientation, ensure your fall semester class schedule is set appropriately, and discuss many of your future academic options. Your adviser will also be available to answer any questions you may have then or throughout the year.

Congratulations once again. We look forward to your arrival at the Naval Academy!

(b) (6)

J.K. WATERS, Ph.D., P.E.  
Associate Dean for Academic Affairs

## Information about the USNA Class of 2022 Academic Background System (ABS)

---

The online USNA Academic Background System (ABS) for the class of 2022 will be available beginning on or about April 1<sup>st</sup>, 2018. Information about your background and prior coursework is used to place you in appropriate classes and determine your eligibility for validation exams.

To access ABS you need a computer with a current web browser and an internet connection. You must ensure cookies are enabled. You must also have an *active* email account to communicate with us.

First go to the website <http://www.usna.edu/Academics/Candidate-Information/index.php> to read general information, then follow the link to the ABS login page. You may reach this website by navigating from USNA's website ([usna.edu](http://www.usna.edu)) → Academics → Candidate Information.

To sign in to ABS, your user ID is your (b) (2) and your password is your (b) (2) in (b) (2) format.

You do not need to finish all sections contained in ABS at once; you may return later to complete or update your entries. **You should finish entering all of the ABS requested information and complete the required exams as soon as possible but certainly before Induction Day.**

---

### Need Help?

1. **Problems logging in?** Ensure that you have entered your (b) (2) exactly as shown in USNA correspondence and your (b) (2) is in (b) (2) format. There may be a database update lag, but if you have waited more than 10 days after your acceptance should have arrived in Annapolis, please email (b) (6) @usna.edu with your name, candidate number and email address.
2. **Part of the data submitted gets lost?** Avoid timeouts by submitting your work within 30 minutes of your last submission; upgrade to latest version of your browser, or use a computer with a different internet service provider (ISP). Normally, exam attempts will not be reset, but if you wish that your exam attempt be reset due to technical difficulties, please email (b) (6) @usna.edu for consideration.
3. **Unable to access the website (USNA and/or ABS) at all?** Try another computer with a different internet service provider (ISP). Access to USNA's website may be blocked for some ISPs due to past security problems with those ISPs.
4. **Other problems?** Please email (b) (6) @usna.edu with a brief description of the problem for assistance.

---

Additional information about many aspects of our Academic program is accessible from the USNA Home Page → Academics. Of special interest to you may be our Course Validation Policy, which is available at [www.usna.edu/Academics/Candidate-Information/Course-Validation-Policy.php](http://www.usna.edu/Academics/Candidate-Information/Course-Validation-Policy.php)

PLEASE RETURN VIA EMAIL TO: (b) (6) @USNA.EDU

Incoming Class of 2022:

In an effort to insure you have the best fitting uniforms and accessories on Induction Day, please indicate your sizes below and return prior to 13 May 2018.

Thank you! Naval Academy Business Services Team

NAME: \_\_\_\_\_ MALE \_\_\_\_\_ FEMALE \_\_\_\_\_  
SHIRT: Neck \_\_\_\_\_ Sleeve \_\_\_\_\_ Chest \_\_\_\_\_ Bust \_\_\_\_\_  
PANTS: Waist \_\_\_\_\_ Inseam \_\_\_\_\_ Hip \_\_\_\_\_  
HAT: \_\_\_\_\_  
ATHLETIC SHOE: \_\_\_\_\_ WIDTH (Circle One): **Medium** **Wide** **Extra Wide**  
DRESS SHOE: \_\_\_\_\_ WIDTH (Circle One): **Medium** **Wide** **Extra Wide**

\*If additional assistance is needed, please visit your local tailor or shoe store.

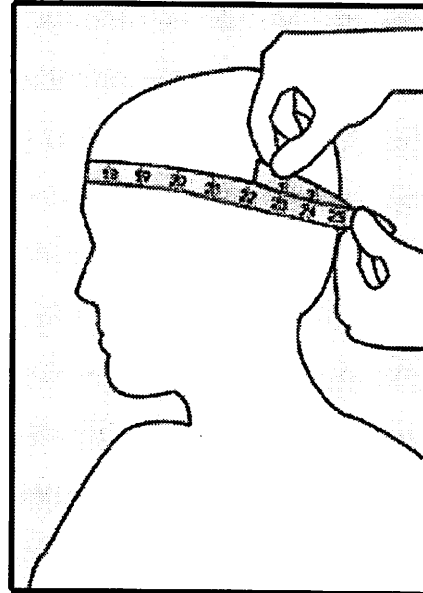
-----

If you have not heard yet, you will be on your feet quite a bit this summer and healthy feet are the foundation for your entire body. In a collaborative effort, the Naval Academy Business Service's Division and Naval Health Clinic Annapolis performed a comprehensive footwear review with the ultimate goal of injury prevention. The two entities will continue to work to keep you healthy from the beginning of Plebe Summer and for the duration of your time here as a Midshipman. For the first time during Plebe Summer we will be conducting individual foot analysis during uniform shoe issue to determine your foot type and recommend appropriate orthotics for at risk feet. The goal is to reduce common overuse injuries. **If you have orthotics that have been successful for you, please wear them in your shoes on Induction Day.** The orthotics will be fitted to your issue shoes. In addition, board certified Podiatrists and Orthopedic Surgeons are also on staff for more comprehensive assessments or further treatment as needed throughout Plebe Summer. We look forward to meeting you soon!

## How to Measure Your Head:

Place a tape measure around the circumference of the head, slightly above the ears. Record your size in inches.

Inches	Hat Size	
21	6 5/8	XS
21 1/2	6 3/4	S
22	7	
22 1/2	7 1/8	M
22 3/4	7 1/4	
23	7 3/8	L
23 1/2	7 1/2	
24	7 5/8	XL
24 3/8	7 3/4	
24 7/8	7 7/8	XXL
25 1/8	8	
25 1/2	8 1/8	XXXL



**NECK**  
Measure round the neck where the collar sits, alternatively you can measure a shirt that fits well. Lay the shirt flat, start at the middle of the button and measure to the far end of the button hole.

**CHEST**  
Measure around the fullest part of your chest and across your shoulder blades.

**WAIST**  
Measure around your natural waist (smallest part of the waist). Keep the tape measure taut.

**HIP**  
With your feet together, measure around the fullest part of your hips.

**INSIDE LEG (Inseam)**  
Measure from the inside leg at the crotch to where the trouser hem is to sit on the shoe, alternatively you can measure a trouser that fits you well.

## HOW TO MEASURE

<b>REQUEST AND AUTHORIZATION FOR MIDSHIPMEN ACCESSION TRAVEL</b>  For Permanent Change of Station (PCS) Travel authorized per BUPERSINST 7040.6B		<b>PRIVACY ACT STATEMENT (5 U.S.C. 552a):</b> AUTHORITY: 5 U.S.C. 5701, 5702 and E.O. 9397 PRINCIPAL PURPOSE: Used for reviewing, approving and accounting for official travel. ROUTINE USE(s): USNA Accession Travel DISCLOSURE: Voluntary; however, failure to provide the requested information may delay or preclude timely authorization of your travel.					
<b>REQUEST FOR OFFICIAL TRAVEL</b>							
<b>1. NAME (Last, First, Middle Initial).</b> List your name as it appears on the government issued identification you will present to TSA security when traveling.		<b>2. SOCIAL SECURITY NUMBER.</b> (Last four digits only)  <div style="text-align: center;">XXX-XX-_____</div>					
<b>3. LOCATION OF PERMANENT DUTY STATION (PDS)</b>  U.S. Naval Academy, Annapolis, Maryland		<b>4. APPROX # OF DAYS</b> 1 day (except where POV mode is selected in block 7a)					
<b>5. PROCEED DATE</b>							
<b>6. ITINERARY</b>	<b>a. FROM HOME OF RECORD.</b> (City, State)  <b>b. TO:</b> Annapolis, Maryland						
Home of Record is the term used for the place recorded as the home of the candidate upon appointment to the U.S. Naval Academy. It will remain the same for the uninterrupted term of military service. Upon separation from the academy or discharge from the military, travel/transportation allowance will be based on this address. Proceed Date is date of travel.							
<b>7. TRANSPORTATION MODE (Select one from the following by checking the box)</b>							
<input type="checkbox"/> <b>a. GOVERNMENT PURCHASED COMMERCIAL TRANSPORTATION.</b> I have contacted the government Contracted Commercial Travel Office (CTO) at 1-800-235-9184 to arrange my transportation to USNA. I have requested CTO provide a copy of the reservation to USNA at <a href="mailto:NOMAPPS@USNA.EDU">NOMAPPS@USNA.EDU</a> and <a href="mailto:TRAVEL@USNA.EDU">TRAVEL@USNA.EDU</a> in addition to me at my personal email address. I understand CTO cannot be used for family/friends.  The following information was requested and provided by the Commercial Travel Office: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">PASSENGER NAME RECORD (PNR):</td> <td style="width: 50%;">ESTIMATED COST:</td> </tr> <tr> <td style="height: 20px;"></td> <td></td> </tr> </table>				PASSENGER NAME RECORD (PNR):	ESTIMATED COST:		
PASSENGER NAME RECORD (PNR):	ESTIMATED COST:						
<input type="checkbox"/> <b>b. PERSONALLY PROCURED TRANSPORTATION.</b> I have chosen not to use the Government Contracted Commercial Travel Office (CTO) and will instead arrange my own transportation. I understand reimbursement will be limited to the lesser of the actual cost OR the cost of a government ticket. Use of frequent flyer miles is not an authorized reimbursable expense.  As required, I have contacted the CTO at 1-800-235-9184 and the cost of a government ticket is _____							
<input type="checkbox"/> <b>c. PRIVATELY OWNED VEHICLE (POV).</b> I have chosen to travel by POV. Travel by POV for permanent change of station (PCS) travel is to the Government's advantage therefore you are authorized a "Monetary Allowance in-lieu of Transportation" (MALT) rate for the miles travel from your home of record to USNA (as determined in the Department of Defense Table of Distances (DTOD). Additionally, you are authorized a flat per diem rate for lodging and meals for each travel day not to exceed the allowable travel time. The current authorized MALT rate is \$.18 per mile and the Standard CONUS per diem rate is \$144.							
<b>8. OTHER REIMBURSABLE EXPENSES</b>							
<b>a. Shuttle/Taxi to Airport (Estimated Cost)</b>		<b>b. POV to Airport (Estimated Cost - # of miles times \$0.51)</b>					
		<b>c. Other (tolls, etc.)</b>					
<b>9. PER DIEM.</b> Authorized in accordance with the Joint Federal Travel Regulations.							
<b>10. REMARKS</b> 1. Travel claim will be completed during in-processing. A copy of the E-ticket is required to substantiate your transportation cost. 2. Per Public Law 104-134 all federal government payments must be paid by Electronic Funds Transfer (EFT). Travelers must complete an EFT Form during in-processing in order to receive payment.							
<b>11. CANDIDATE/TRAVELER SIGNATURE</b>							
<b>12. ESTIMATED COST AND AUTHORIZATION (Completed by the Admissions Department, U.S. Naval Academy)</b>							
<b>a. Transportation:</b>		<b>b. Per Diem:</b>					
		<b>c. Other Costs:</b>					
		<b>d. Total Costs:</b>					
<b>ACCOUNTING CITATION:</b> AA 1781453 2258 210 00022P 056521 2D G74200 000228CTA_____							
<b>AUTHORIZING/ORDER ISSUING OFFICIAL (TITLE AND SIGNATURE)</b>  Christie Munnelly Director, Nominations and Appointments		<b>DATE ISSUED (YYYYMMDD)</b>  <b>TRAVEL ORDER NUMBER</b> N0002218CTA_____					

USNA 4600/8 (3/2012)

**UNITED STATES NAVAL ACADEMY  
MARRIAGE AND DEPENDENT DECLARATION**

**Privacy Act Statement**

AUTHORITY: 5 USC 301; 10 USC 6958; 44 USC 3101

PRINCIPAL PURPOSE(S): To establish candidate eligibility for enrollment at the United States Naval Academy and to record candidate awareness of the governing regulations.

ROUTINE USE(S): As permitted under 5 USC § 552a(b) of the Privacy Act and the routine uses set forth in 32 CFR § 701.112.

DISCLOSURE: Disclosure is voluntary. However, failure to provide the requested information may result in denial of your enrollment at the United States Naval Academy.

**GOVERNING REGULATIONS**

A. Department of Defense Directive 1322.22, Service Academies, of 24 August 1994, Section 4.3.5.4 which states:

Marital Status. Those appointed as cadets or midshipmen may not be married, and shall have no dependents.

B. Commandant of Midshipmen Instruction 5400.6R, Midshipman Regulations Manual, of 04 February 2015, Section 4.10 which states:

Parenthood, Marriage, and Pregnancy

1. Parenthood is defined as having legal, financial or custodial obligations for a child or children, as determined by court adjudication, self-admission, or other evidence. Any midshipman who becomes pregnant, causes the pregnancy of another, or incurs the obligations of parenthood, must report the condition to their chain of command.

a. Midshipmen who become pregnant and choose not to resign will be allowed to go on a leave of absence of no more than one year.

b. Midshipmen who are pregnant or have incurred the obligations of parenthood and who fail to resign or request a leave of absence will be separated.

2. Midshipmen may not marry or be married.

**DECLARATION**

	<u>YES</u>	<u>NO</u>
1. Are you presently married?	_____	_____
2. (For Women) Are you presently pregnant?	_____	_____
3. (For Men) Are you responsible for the present pregnancy of another?	_____	_____
4. Are you the biological parent of a child?	_____	_____
5. Do you have any dependents or any duty to provide for or support anyone or have legal guardianship of anyone?	_____	_____

Explain any "YES" answers (or questionable cases) below:

---

---

---

---

**CERTIFICATION**

I understand the above referenced regulations governing marital status, pregnancy and dependents and certify that the responses provided above are true.

Date \_\_\_\_\_

Signature \_\_\_\_\_

Candidate Number \_\_\_\_\_

Printed Name \_\_\_\_\_

# DRUG AND ALCOHOL ABUSE STATEMENT OF UNDERSTANDING

## Privacy Act Statement

The Navy is responsible for preventing drug and alcohol abuse by its members and for disciplining those who promote or engage in drug and alcohol abuse. Navy personnel are subject to drug and alcohol testing methods, including urinalysis, to enforce this policy. Authority to obtain your social security number, which will be used for identification and filing, is provided by 5 U.S.C. 301 and Executive Order No. 9397 (NOTAL). Disclosure of your social security number is voluntary. Failure to disclose this information, however, may result in denial of your enrollment at the United States Naval Academy.

I, \_\_\_\_\_ understand that:  
(Full name - first, middle, last)

INITIALS

1. Service in the United States Navy or Naval Reserve places me in a position of special trust and responsibility.

2. Drug abuse by members of the United States Navy is against the law; and drug and alcohol abuse, in general, violates Navy standards of behavior and duty performance and will not be tolerated.

3. The illegal or improper use of alcohol, marijuana, and other controlled substances endangers my health and the safety of other Navy men and women.

4. If I illegally or improperly use or possess alcohol or drugs, including marijuana, appropriate disciplinary and/or administrative action may be taken against me. In the case of drugs, this action may include trial by court-martial or administrative separation from the Navy. Administrative separation for drug abuse or qualified resignation could result in less than an Honorable Discharge. Conviction by court-martial of a drug related offense may lead to punitive separation. This can result in denial of education benefits, home loan assistance, and other benefits administered by the Department of Veteran of Affairs (DoVA). Additionally, a person receiving such a separation or discharge can expect to encounter substantial prejudice in civilian life in situations where the character of separation or discharge from the Armed Forces may have a bearing.

5. I understand that the wrongful use, possession or distribution of any substance which has the potential to create an intoxicating effect on the user's mental or physical health without legal justification shall face disciplinary action and may be processed for administrative separation in accordance with COMDTMIDINST 5350.1C. This includes, but is not limited to, controlled substance analogues (designer drugs including Spice); illicit use of inhalants (huffing); illicit use of anabolic steroids; use of naturally occurring substances such as Salvia Divinorum and Jimson Weed; and the excessive use (beyond what is normal, sufficient, or prescribed) of prescription and/or over-the-counter drugs and medications.

6. I understand the U.S. Navy's "Zero Tolerance" policy toward drug and alcohol abuse and that I will be screened by urinalysis testing for the presence of marijuana or other illegal drugs within 30 days of reporting for training. I further understand that a single detection of drug abuse after entry will result in disenrollment from an officer program and processing for separation from the Navy.

## CERTIFICATION

***I have read and fully understand all the information contained on this form.***

Typed/Printed Name (last, first, middle)

Grade/Rank (If applicable)

SSN

**MIDN Candidate**

Signature

Date



DEPARTMENT OF THE NAVY  
UNITED STATES NAVAL ACADEMY  
121 BLAKE ROAD  
ANNAPOLIS MARYLAND 21402-1300

13 February 2018

From: Midshipmen Personnel Officer, U. S. Naval Academy  
To: USNA Candidate, Class of 2022

Subj: SERVICEMEN'S GROUP LIFE INSURANCE (SGLI)

1. As a Midshipman attached to the Naval Academy, you will be automatically covered by SGLV 8286 unless you choose not to be. You are required to complete the SGLV 8286, whether you desire coverage or not. Even if you are currently an enlisted Sailor/Marine, you will be required to complete a new form as a Midshipman.

2. All military personnel are automatically insured for \$400,000 upon entry, at a cost of \$29.00 per month. You may elect a lesser amount of coverage in increments of \$50,000. The cost is \$4.50 per \$50,000. If you do not desire the SGLI coverage, you will still complete the form but will indicate that you do not want insurance. Should you elect coverage; the appropriate amount will be automatically deducted from your pay. I recommend you take a few minutes and discuss with your family the amount of insurance needed and who to list as beneficiary(ies).

(b) (6)

(b) (6)

By direction



## What You Need To Know About Your Life Insurance Benefits

You are eligible for a variety of life insurance benefits while serving in the military and after discharge. It is important that you understand these benefits so you can make informed decisions about providing for the financial security of your loved ones.

### WHILE IN SERVICE

#### **Servicemembers' Group Life Insurance (SGLI)**

Upon enlistment, service members automatically have the maximum \$400,000 of SGLI coverage. Service members can decline or elect lesser amounts of coverage in writing in increments of \$50,000. SGLI coverage stays in effect for 120 days after discharge. Members who have SGLI automatically have TSGLI.

#### **TSGLI Traumatic Injury Protection Program (TSGLI)**

TSGLI provides all service members who have SGLI with traumatic injury protection. TSGLI provides for payment of up to \$100,000 to service members who incur a qualifying loss as the result of a traumatic injury (on or off duty). TSGLI payments are designed to help traumatically injured service members and their families with financial burdens associated with recovering from a severe injury (such as travel, temporary housing, and loss of income).

#### **Family SGLI**

Family SGLI provides automatic coverage to the spouses and dependent children of service members who have SGLI coverage. Spouses are insured for \$100,000 or the amount of the member's coverage, whichever is less. Dependent children are automatically covered for \$10,000 at no cost to the service member. Service members must register their spouse in DEERS to ensure proper premiums are deducted. Members can decline or elect less coverage, but *not* registering a spouse in DEERS is *not* the equivalent of declining spousal coverage.

#### **Veterans' Mortgage Life Insurance (VMLI)**

VMLI provides mortgage life insurance of up to \$90,000 to severely disabled veterans and service members who have received a specially adapted housing grant from VA. It is designed to pay off some or all of the home mortgages of disabled veterans and service members in the event of their death.

### AFTER DISCHARGE

#### **SGLI Disability Extension**

The SGLI Disability Extension allows service members who are totally disabled at time of discharge to retain the SGLI coverage they had in service at no cost for up to two years. The service member must apply to the Office of Servicemembers' Group Life Insurance for this extension.

#### **Veterans' Group Life Insurance (VGLI)**

VGLI allows service members to convert their SGLI coverage to lifetime renewable term insurance. The amount of VGLI coverage cannot exceed the amount of SGLI coverage the member has at discharge. Members can apply within 120 days of discharge without proof of good health, and for one year after that with proof of good health.

#### **Service-Disabled Veterans Insurance (S-DVI)**

S-DVI provides up to \$10,000 in coverage to disabled veterans who have received a new VA disability rating. Veterans have two years from the date VA notifies them of their rating to apply for this coverage. Veterans who are totally disabled can apply to have their premiums waived. If approved for waiver, the veteran can apply for an additional \$20,000 in coverage.

#### **For More Information**

For more information about these benefits, visit [www.insurance.va.gov](http://www.insurance.va.gov). You can also call us toll-free at the following numbers:

SGLI, SGLI Disability Extension, VGLI: 1-800-419-1473

S-DVI, VMLI: 1-800-669-8477



# Prudential

Office of Servicemembers'  
Group Life Insurance

## Servicemembers' Group Life Insurance Election and Certificate

The SGLI Online Enrollment System (SOES) is the official system of record for Servicemembers' Group Life Insurance for the United States Navy, the United States Army and the United States Air Force. All coverage and beneficiary elections for members of the Navy, the Army and the Air Force should be made in SOES. This form should only be used in special circumstances as defined by the United States Navy, the United States Army and the United States Air Force.

### 1. About You

Print Name (First, Middle, Last)

Rank, title or grade

Social Security Number

Duty Location

Branch of Service

Current Amount of SGLI

☐ Married ☐ Single

If married, spouse's name

Spouse's Date of Birth

### 2. About Your Coverage *This form replaces all prior designations.*

**I am completing this form to:** (Check all that apply)

- ☐ Name or update my SGLI beneficiary. *You must complete sections 3 & 5.*
- ☐ Increase or restore my SGLI coverage to \$ \_\_\_\_\_. *You must complete sections 3, 4, & 5. (Increasing SGLI does not automatically increase FSGLI, if FSGLI was < \$100,000.)*
- ☐ Reduce my SGLI coverage to \$ \_\_\_\_\_. *You must complete sections 3 & 5.*
- ☐ Decline or cancel SGLI coverage. Write below "I do not want insurance at this time." *You must complete section 5 only.*
- \_\_\_\_\_

SGLI coverage is available in increments of \$50,000 up to a maximum of \$400,000. Traumatic Injury Protection (TSGLI) coverage is automatic with SGLI coverage.

### 3. About Your Beneficiaries *Please always complete this section unless you are declining coverage. If you do not specifically name beneficiaries, your insurance will be paid by law. Please read the information on page 3 before selecting your beneficiaries.*

Primary Name and Address	Social Security Number (If available)	Relationship to you	Share to each (%) – The sum of shares must equal 100%. <b>Each share must be greater than 0%.</b>	Payment Option (Lump sum* or 36 equal monthly payments)
1.	<input type="text"/>			
2.	<input type="text"/>			
3.	<input type="text"/>			
4.	<input type="text"/>			

Secondary Name and Address	Social Security Number (If available)	Relationship to you	Share to each (%) – The sum of shares must equal 100%. <b>Each share must be greater than 0%.</b>	Payment Option (Lump sum* or 36 equal monthly payments)
1.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
2.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
3.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			
4.	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>			

☐ **Have more beneficiaries?** Check this box if 1) You have additional beneficiaries and are completing the Supplemental SGLI Beneficiary Form, SGLV 8286S or, 2) You are attaching additional documentation to complete your beneficiary designation noted above.

\*If the insured member elects a lump sum payment, the beneficiary(ies) will be given the option of receiving the lump sum payment through the Prudential Alliance Account®, by check, or Electronic Funds Transfer (EFT). Alliance Account is not available for payments less than \$5,000, payments to individuals residing outside the United States and its territories, and certain other payments. These will be paid by check.

The Bank of New York Mellon is the Administrator of the Prudential Alliance Account Settlement Option, a contractual obligation of The Prudential Insurance Company of America, located at 751 Broad Street, Newark, NJ 07102-3777. Draft clearing and processing support is provided by The Bank of New York Mellon. **Alliance Account balances are not insured by the Federal Deposit Insurance Corporation (FDIC).** The Bank of New York Mellon is not a Prudential Financial company.

#### 4. About Your Health *Complete this section ONLY if you are restoring or increasing coverage.*

Your date of birth (MM, DD, YYYY)      Your weight      Your height      Your gender      ☐ Female  
☐ Male

##### Have you had, been treated for, or had known indications of:

- |  | Yes                      | No                       |
|--|--------------------------|--------------------------|
| a. A heart condition?  | <input type="checkbox"/> | <input type="checkbox"/> |
| b. High blood pressure?  | <input type="checkbox"/> | <input type="checkbox"/> |
| c. A neurological disorder?  | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Diabetes?   | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Cancer or tumors?   | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Have you ever been diagnosed as having a disease of the immune system?                    | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Do you have any known physical impairments, deformities, or ill health not covered above? | <input type="checkbox"/> | <input type="checkbox"/> |

**Did you answer "YES" to any question? If so, reference the question by letter and list date, duration and details below. Please attach additional documentation if necessary.**

If you answered "yes" to any question above, a request to increase coverage does not take effect until approved by the Office of Servicemembers' Group Life Insurance (OSGLI). If you answered "no" to all the questions above, your request for increased coverage takes effect immediately.

## 5. Your Signature *You must complete this section.*

**I have read the information on page 3 and instructions on page 4 and understand that:**

- This form replaces any prior beneficiary or payment instructions.
- I can have SGLI and Veterans' Group Life Insurance (VGLI) at the same time, but the combined amount cannot be more than \$400,000. VGLI is lifetime renewable post-separation coverage available to Service Members who separate with SGLI coverage.
- Reducing SGLI coverage can affect the amount of my family coverage (FSGLI) and VGLI coverage (see instructions on page 4).
- By declining or canceling SGLI coverage, I am also declining family coverage (FSGLI) and Traumatic Injury Protection (TSGLI). I am also not eligible for any post-separation coverage (see instructions on page 4).

**Please take note:**

If my spouse is...	and...	then...
also a member of the uniform services	we married on or after January 2, 2013	spouse SGLI coverage is not automatic, but I may apply for spouse coverage by completing SGLV 8286A.
not a member of the uniformed services	I am married, or get married after completing this form, and have not declined SGLI,	spouse SGLI automatically covers my spouse. I must register my spouse in DEERS so my branch of service can deduct premiums from my pay. Failure to do so will result in a debt for unpaid premiums. I can decline spouse coverage by completing SGLV 8286A.

- I am free to name anyone I want as my beneficiary. I understand if I am married and have designated someone other than my spouse or child as my beneficiary, the person I have named is the person I intend to receive my insurance proceeds. I also understand that my spouse may be notified that he/she (or my child) is not my designated beneficiary.

I certify that, to the best of my knowledge and belief, the above statements are complete and true. Any deception or false statement, either by reference, omission, or otherwise can result in loss of coverage or denial of a claim for benefits. If declining or reducing SGLI coverage, I have received the appropriate general information concerning life insurance from my Unit Personnel Clerk.

Service Member Signature

Social Security Number

Date Signed (MM, DD, YYYY)

Address

**Submit this form to your Unit Personnel Clerk. By completing this section the Unit Personnel Clerk acknowledges that they have counseled the Service Member in regards to the information provided on page 4 of this form.**

For Branch of Service Use Only	For OSGLI Use Only
Name of Personnel Clerk	Representative
Rank, title or grade	Approve <input type="checkbox"/>
Contact telephone/email	Disapprove <input type="checkbox"/>
Date	Date
Address	

## Information for the Service Member

### About your SGLI Coverage

Servicemembers' Group Life Insurance (SGLI) is granted under title 38, United States Code, and is subject to the provisions of that title and its amendments, and title 38 Code of Federal Regulations.

The following charts provide information you should review before naming a beneficiary or selecting a payment option.

### Naming Beneficiaries who will receive the insurance

If you...	Then...
are married and decline coverage upon entry into service	your spouse shall be notified in writing, by the Branch of Service, of this election.
are married and designate any person other than your spouse or child for any amount of insurance	your spouse shall be notified in writing, by the Branch of Service, that he/she or your child is not the named beneficiary, unless: – your spouse has been previously notified, OR – your spouse is not designated as beneficiary for any amount of insurance prior to the new election.
are married and your spouse is designated as beneficiary and you decline coverage or elect less than maximum coverage, and that election reduces your coverage from the automatic maximum or from a previously elected amount of coverage	your spouse shall be notified in writing of your election to decline or reduce coverage.
have any life event such as marriage, divorce, or children after completing this form	you should complete a new beneficiary form. Beneficiaries are not automatically changed by life events.
name more than one beneficiary	the sum of the shares must equal 100% or the full dollar amount of your insurance.
want to name more than four primary or secondary beneficiaries	you must complete the SGLI Supplemental Beneficiary Form, SGLV 8286S or attach additional documentation to complete your beneficiary designation.
name minors as beneficiaries	<ul style="list-style-type: none"> <li>■ OSGI will pay the insurance benefit to the court-appointed guardian of the minor's estate if the beneficiary is a minor at time of claim; or</li> <li>■ you can establish a trust for the benefit of the minor and name the trustee of the trust as beneficiary.</li> <li>■ naming a trust as a beneficiary on this form does NOT create a trust.</li> </ul>
name more than one primary beneficiary and one or more of them predeceases you	OSGI will pay the shares equally among the remaining primary beneficiaries.
want to name a Trust as a beneficiary	you must create a trust. Please consult with a military attorney, professional financial planner, or estate planner to help you create Trust documents. (Please note: Do not send Trust documents to OSGI until the time of claim.)
have no surviving primary beneficiaries	OSGI will pay the insurance benefit to the secondary beneficiaries, if any.
do not name a beneficiary or there are no surviving primary or secondary beneficiaries OR indicate that payment should be made by law	OSGI will pay the insurance benefit in the following order: 1. Widow or widower 2. Children in equal shares (the share of any deceased child will be distributed equally among the descendants of that child) 3. Parent(s) in equal shares or all to surviving parent 4. A duly appointed executor or administrator of your estate 5. Other next of kin

### Payment Options

If you want the beneficiary to...	Then...
receive the insurance proceeds in one lump sum	write the phrase "lump sum" under Payment Options. If you elect a lump sum payment, your beneficiary(ies) will be given the option of receiving the lump sum payment through the Prudential Alliance Account <sup>®*</sup> , by check, or Electronic Funds Transfer (EFT).  *Alliance Account is not available for payments less than \$5,000, payments to individuals residing outside the United States and its territories, and certain other payments. These will be paid by check.
receive the insurance proceeds in 36 equal monthly payments	<ul style="list-style-type: none"> <li>■ write "36" under the Payment Option.</li> <li>■ your beneficiary cannot change this payment option.</li> </ul>
have a choice	write the phrase "lump sum" under Payment Option or leave blank.

## Instructions for Personnel Clerk and the Service Member

1. A representative of the Uniformed Services must complete the "For Branch of Service Official Use Only" section to indicate receipt of the form from the member after reviewing the following table:

If the service member ...	The Personnel Clerk shall advise the service member...	Then the Personnel Clerk should...
has just entered the service	he or she is automatically insured for \$400,000 SGLI, unless the service member declines or reduces coverage.	have the service member designate beneficiaries by completing SGLV 8286.
is increasing or restoring SGLI	he or she must complete Section 4, <i>About Your Health</i> .	<ul style="list-style-type: none"> <li>■ approve form if the responses to questions 4a through 4g are "No" and forward the form to payroll to change SGLI premium deductions.</li> <li>■ send form to OSGLI if any answer to questions 4a through 4g are "Yes." Only inform payroll when approved by OSGLI.</li> </ul>
Reduces, declines, or cancels SGLI	<ul style="list-style-type: none"> <li>■ of the following, and furnish the member general information concerning <ul style="list-style-type: none"> <li>– the purpose and role of life insurance in financial planning.</li> <li>– the difference between term life insurance and whole life insurance.</li> <li>– the availability of commercial life insurance.</li> <li>– the relationship between SGLI and VGLI.</li> </ul> </li> <li>■ declining or canceling SGLI will also cancel Family SGLI—both spouse and dependent child coverage and Traumatic Injury Protection (TSGLI). The member will be ineligible to apply for VGLI.</li> <li>■ reducing SGLI may also impact FSGLI spouse coverage and will reduce the amount of VGLI available at separation.</li> </ul>	<ul style="list-style-type: none"> <li>■ forward the form to payroll to change SGLI premium deductions.</li> <li>■ if canceling SGLI, have the service member complete SGLV 8286A to end payment of Family SGLI premiums. No form is required to end TSGLI premium deductions.</li> <li>■ if the member is married and reduces, declines, or cancels SGLI, inform the member that his/her spouse shall be notified in writing, by the Branch of Service, of the member's election based on Title 38, USC 1967 (f).</li> </ul>
gets married to another member of the uniformed services on or after January 2, 2013	spouse SGLI coverage is not automatic and the member may apply for spouse SGLI coverage by completing SGLV 8286A.	if the member wants spouse SGLI coverage, provide the member with SGLV 8286A, Spouse Coverage Election and Certificate, and follow the instructions therein.
is married or gets married after completing this form and is <b>not</b> married to another member of the uniformed services	<ul style="list-style-type: none"> <li>■ spouse SGLI automatically covers spouse.</li> <li>■ he or she must register their spouse in DEERS for payroll to deduct premiums.</li> <li>■ If the member wants to decline coverage or take a lesser amount of spouse coverage, the member must complete SGLV 8286A.</li> </ul>	if applicable, forward the form to payroll to begin premium deductions for the spouse coverage.
has questions about this form	the advice of a military attorney is available at no expense.	direct them to the appropriate resource.
wants to designate more beneficiaries than the form allows	he or she must complete the Supplemental SGLI Beneficiary Form SGLV 8286S or attach additional documentation to complete your beneficiary designation.	attach the Supplemental Beneficiary Form to the SGLV 8286 or attach additional documentation to complete your beneficiary designation.
designates any person other than his/her spouse or child for any amount of insurance	<ul style="list-style-type: none"> <li>■ while the member is free to designate anyone he or she chooses as beneficiary, the member must certify that he or she is designating someone other than a spouse or child and the person named will receive the benefit.</li> <li>■ if the member is married, the member's spouse will be notified in writing, by the Branch of Service, that he/she or the member's child is not the named beneficiary, unless: <ul style="list-style-type: none"> <li>– the spouse has been previously notified, OR</li> <li>– the spouse is not designated as beneficiary for any amount of insurance prior to the new election.</li> </ul> </li> </ul>	<p>have the member sign SGLV 8286 to certify that he/she understands that:</p> <ul style="list-style-type: none"> <li>■ he/she is free to name anyone as beneficiary.</li> <li>■ if he/she designated someone other than his/her spouse or child as beneficiary, the person the member has named is the person he/she intends to receive the insurance proceeds.</li> <li>■ if married, the spouse will be notified that he/she (or any child) is not the designated beneficiary.</li> </ul>

### 2. After the form is completed, Personnel Clerk should:

- ☐ File a copy in the member's official personnel file
- ☐ Provide a copy to the service member
- ☐ Provide a copy of the form to the payroll office for the member's unit
- ☐ Submit the form to OSGLI ONLY if the member is increasing or restoring SGLI coverage and answered "Yes" to one or more of the health questions

OSGLI

PO Box 41618

Philadelphia, PA 19176-1618

If a member is making a Beneficiary change only, the form DOES NOT have to be forwarded to OSGLI.

# INSTRUCTIONS FOR COMPLETING THE DEPENDENCY APPLICATION/RECORD OF EMERGENCY DATA (NAVPERS 1070/602)

REF: NAVY MILITARY PERSONNEL MANUAL, SOURCE DATA SYSTEM PROCEDURES GUIDE, DEFENSE JOINT MILITARY PAY SYSTEM PROCEDURES TRAINING GUIDE and NAVADMIN 098/01

If there are no changes to this form, the midshipman will not need to complete a new form. Have the midshipman sign and date the Certification of Designator section at the bottom on the back of the form. If there are required changes, a new form must be completed in its entirety.

1. This form can be completed on your computer and printed, or printed blank and filled out using a black ink pen. Use complete addresses including ZIP CODES.

2. The following blocks of this form have already been prefilled or should be left blank (1-32, 35, 38-46, 50-52, 68-72, and 75-76). Fill in the remaining blocks as indicated below:

Block 33: Father's Name: Enter birth father's full name (e.g. James M. Smith, III)

Block 34: Address of father: Self-Explanatory (if father is deceased, write the word "DECEASED")

Block 36: Mother's Name: Enter birth mother's name, indicating maiden name in parentheses (i.e., Mary Jane (Jones) Smith)

Block 37: Address of Mother: Self-Explanatory (if mother is deceased, write the word "DECEASED")

\*\*\*\*\*Note: If a parent's address is unknown, write "UNKNOWN"

Block 47: Other: Give name of any other person not already listed that you want notified in case of serious injury or death (i.e., Step-parent).

Block 48-49: Self-Explanatory

Block 53: Beneficiary(s) for Unpaid Pay and Allowances: You may designate anyone you wish in this block.

Block 54-55: Self-Explanatory

Block 56: Total(s) must add up to 100%. For example, if two people are named in Block 53, then each would receive 50%, or 75%/25% or 80%/20%. If four were named, 25% each, etc.

Block 57: Person to Receive Allotment if in a Missing Status. Subject to SECNAV determination: The person here must be a relative (i.e., father, mother, brother, sister). A fiancé is not considered a relative.

Block 58: Self-Explanatory.

Block 59: Up to 80% is the maximum you can enter. The remaining not designated is held in reserve for you when you return or are declared deceased.

Block 60: Beneficiary(s) for Gratuity Pay (No spouse or child surviving): You can only designate your parents, brothers, or sisters in this block. NO ONE ELSE may receive gratuity pay.

Block 61-63: Self-Explanatory

Block 64-66: Insurance information other than SGLI.

Block 67: Religion: Spell out your religious preference (i.e., Roman Catholic, Southern Baptist, etc).

Block 73: Name: Enter your full last, first and middle name.

Block 74: SSN: Self-explanatory

Block 77: Self-Explanatory

Block 78: Enter the name (or relationship), phone number and address of the Primary Next of Kin and Secondary Next of Kin, preceded by "PNOK" or "SNOK" as appropriate. If the address for the person has been shown in a preceding block, it is unnecessary to repeat the address. Example: PNOK: Father, Phone (XXX)XXX-XXXX, address in block 34. "NOTIFY INSTEAD" name (or relationship), phone number and address of person(s) in block 78. If the address for the person has been shown in a preceding block, it is unnecessary to repeat the address. Example 1: Do not notify mother, notify father instead, phone (XXX)XXX-XXXX, address in block 34. SGLI Info: This date is retrieved from the current SGLI on file in the Performance Jacket.

Block 79: Signature of Designator: Sign your full name.

Block 80: Signature of Approving Officer: Company officer will sign and date form.

## DEPENDENCY APPLICATION/RECORD OF EMERGENCY DATA

1. UNIT I.D. 00161		2. SHIP OR STATION U.S. NAVAL ACADEMY		3. 4.	
5. NAME OF SPOUSE			6. DATE OF BIRTH OF SPOUSE		7. RELATIONSHIP
8. PLACE OF MARRIAGE (CITY & STATE OR COUNTRY)			9. DATE MARRIED		10. CITIZENSHIP OF SPOUSE
11. ADDRESS OF SPOUSE				12. DEP	
13. NAME OF CHILD OR DEPENDENT			14. DATE OF BIRTH		15. RELATIONSHIP
16. ADDRESS (INCLUDE NAME OF CUSTODIAN IF OTHER THAN CLAIMANT)					17. DEP
18. NAME OF CHILD OR DEPENDENT			19. DATE OF BIRTH		20. RELATIONSHIP
21. ADDRESS (INCLUDE NAME OF CUSTODIAN IF OTHER THAN CLAIMANT)					22. DEP
23. NAME OF CHILD OR DEPENDENT			24. DATE OF BIRTH		25. RELATIONSHIP
26. ADDRESS (INCLUDE NAME OF CUSTODIAN IF OTHER THAN CLAIMANT)					27. DEP
28. NAME OF CHILD OR DEPENDENT			29. DATE OF BIRTH		30. RELATIONSHIP
31. ADDRESS (INCLUDE NAME OF CUSTODIAN IF OTHER THAN CLAIMANT)					32. DEP
33. NAME OF FATHER					
34. ADDRESS OF FATHER (SEE SPECIAL INSTRUCTIONS BEFORE COMPLETING BLOCK 35)					35. DEP NO
35. NAME OF MOTHER					
37. ADDRESS OF MOTHER (SEE SPECIAL INSTRUCTIONS BEFORE COMPLETING BLOCK 38)					38. DEP NO
41. WERE YOU PREVIOUSLY MARRIED? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		42. PRIOR MARRIAGE DISSOLVED BY <input type="checkbox"/> DEATH <input type="checkbox"/> ANNULMENT <input type="checkbox"/> DIVORCE		41. DATE	42. PLACE (CITY & STATE OR COUNTRY)
43. WAS SPOUSE PREVIOUSLY MARRIED? <input type="checkbox"/> YES <input type="checkbox"/> NO		44. PRIOR MARRIAGE DISSOLVED BY <input type="checkbox"/> DEATH <input type="checkbox"/> ANNULMENT <input type="checkbox"/> DIVORCE		45. DATE	46. PLACE (CITY & STATE OR COUNTRY)
OTHER		48. ADDRESS		49. RELATIONSHIP	
50. NEXT OF KIN OF SPOUSE (NOT HUSBAND, WIFE OR MINOR CHILD)		51. ADDRESS		52. RELATIONSHIP	
53. BENEFICIARY(S) FOR UNPAID PAY AND ALLOWANCES		54. ADDRESS		55. RELATIONSHIP	56. % 100%
57. PERSON TO RECEIVE ALLOTMENT IF IN A MISSING STATUS. SUBJECT TO SECNAV DETERMINATION		58. ADDRESS			59. % 100%
60. BENEFICIARY(S) FOR GRATUITY PAY (NO SPOUSE OR CHILD SURVIVING)		61. ADDRESS		62. RELATIONSHIP	63. % 100%
64. LIFE INSURANCE DATA (NAME OF CO) (DO NOT INCLUDE SGLI)		65. ADDRESS		66. POLICY NUMBER	
67. RELIGION	68.	69.	70. RANK/RATE	71. PAGE 1	72. OF PAGES 1
73. NAME OF DESIGNATOR (LAST, FIRST, MIDDLE)			74. SSN	75. USN <input type="checkbox"/>	76. USNR <input checked="" type="checkbox"/>



**INSTRUCTIONS FOR COMPLETING AGREEMENT TO SERVE  
AND DEGREE REQUIREMENTS**

1. The following Agreement to Serve and Degree Requirements consists of one original and two numbered copies. The original and all copies must be filled out separately from each other.
2. Detach copy 2 from the other copies and keep it for your records. The original and the first copy will be returned to the Academy.
3. To complete the original and each copy (use black ball-point):
  - a. Print today's date.
  - b. Print your candidate number that you have been assigned by the Academy.
  - c. Sign your full name.
  - d. Print your full name.
  - e. Have a witness sign his/her full name (a witness may be any adult).
  - f. Have the witness print his/her full name.
  - g. If you are less than eighteen years of age, have your parents or legal guardian sign his/her name, and print today's date.
4. Detach the back copy (copy 2) from the others and keep for your records. Return the original and the first copy promptly to the Academy in the manila envelope provided.

## Privacy Act Statement

**AUTHORITY:** The authority to request this information is contained in 5 USC § 301 (Authorizing Forms and Regulations), 10 USC § 2005 (Advanced Education Assistance: Active Duty Agreement; Reimbursement Requirements), and 10 USC § 6959 (Midshipmen: Agreement for Length of Service).

**PRINCIPAL PURPOSE(S):** The primary use of this information is by officials to determine eligibility for enrollment at the United States Naval Academy and to record the candidate's awareness of his/her rights to benefits and understanding of his/her military service and reimbursement obligations.

**ROUTINE USE(S):** In addition to those disclosures generally permitted under 5 USC § 552a(b) of the Privacy Act and the routine uses set forth in 32 CFR § 701.112, these records or information contained therein may be disclosed outside the Department of Defense to officials and employees of the Veteran's Administration and the Selective Service Administration in the performance of their official duties related to enlistment and reenlistment eligibility and related benefits.

**DISCLOSURE:** Disclosure is voluntary. However, failure to provide the requested information may result in disqualification for enrollment at the United States Naval Academy.

### AGREEMENT TO SERVE AND DEGREE REQUIREMENTS FOR ALL MIDSHIPMEN WHO ARE CITIZENS OR NATIONALS OF THE UNITED STATES

#### I. Obligations Incurred:

a. Per Title 10, U.S. Code, Section 6959, I hereby agree:

1. That I will complete the course of instruction at the Naval Academy (which includes, but is not limited to, satisfactorily achieving the required standards of performance in Academics, Conduct, Honor, Military Performance (aptitude) and all degree requirements in Paragraph V until the time of appointment as a commissioned officer).

2. That upon graduation from the Naval Academy, I:

a. Will accept an appointment, if tendered, as a commissioned officer of the Regular Navy, the Regular Marine Corps, or the Regular Air Force; and

b. Will serve on active duty for at least five years immediately after such appointment.

3. That if an active duty appointment described in paragraph (2) is not tendered, or if I am permitted to resign as a regular officer before the completion of the active duty commissioned service obligation, I will accept an appointment as a commissioned officer in the Navy Reserve or the Marine Corps Reserve or as a Reserve in the Air Force for service in the Air Force until the completion of the active duty commissioned service obligation.

b. Per Title 10, U.S. Code, Section 2005, I acknowledge that should I fail to complete the above requirements, the Secretary of the Navy may order that I reimburse the Government of the United States for the cost of educational benefits received at the U.S. Naval Academy. I understand that I may be transferred to the Naval Reserve or Marine Corps Reserve and may be ordered to active duty for such a period as the Secretary of the Navy prescribes, but not to exceed four years, to fulfill such a reimbursement obligation. If transferred to the Naval Reserve or Marine Corps Reserve, I shall be transferred in an appropriate enlisted grade and rating, as determined by the Secretary of the Navy. I understand that I may be ordered to active duty pursuant to this agreement without regard to Title 10, U.S. Code, Section 651. Additionally, if I fail to complete a period of active duty specified above, I may, per Section IV below, be required to reimburse the Government of the United States for the cost of the education provided me in a manner as prescribed by Title 10, U.S. Code, Section 2005.

#### II. For Midshipmen Who Enter the Naval Academy Directly from a Civilian Status

a. I understand that if I am discharged from the Naval Academy or if my resignation therefrom is accepted, the following policies are presently applicable:

1. *Fourth and Third Class Midshipmen* (1st and 2nd years). Any Fourth or Third Class Midshipman who is discharged from the Naval Academy or whose resignation therefrom is accepted will be discharged from the Naval Service. (A resignation tendered by a Fourth or Third Class Midshipman will be accepted when found to be in the best interests of the naval service).

2. *Second and First Class Midshipmen* (3rd and 4th years)

a. A Second Class Midshipman who is discharged from the Naval Academy or whose resignation therefrom is accepted prior to the commencement of the Second Class Academic Year (which is considered to commence on the first day classes formally convene for the Fall semester) will be discharged from the Naval Service.

b. Following the commencement of the Second Class Academic Year, a Second or First Class Midshipman who is discharged from the Naval Academy or whose resignation therefrom is accepted prior to completing the course of instruction may be transferred to the reserve component of the Navy or the Marine Corps in an enlisted status and ordered to active duty for not less than (2) years, except in those cases where the midshipman is physically disqualified, unfit, or unsuited for military service in an enlisted status. In cases where the Secretary determines that the midshipman has breached his or her agreement per Section I.A. and also determines that the midshipman is unsuitable for enlisted service, the Secretary of the Navy may direct that the midshipman reimburse the Government of the United States for educational benefits received at the Naval Academy to be calculated as described in Section IV, below.

b. I understand that the discharge and active duty obligation policies stated in Section II.A. above are subject to change without advance notice during the course of my attendance at the Naval Academy and if I am discharged from the Naval Academy or if my resignation therefrom is accepted, determinations with respect to my discharge and/or active duty obligation may be made per such revised policies in lieu of those policies in Section II.A., above.

#### III. For Midshipmen Entering the Naval Academy from the Regular or Reserve Component of Any Military Service (excluding entrants who have enlistment contracts based solely upon attendance at the Naval Academy Preparatory School).

I understand that if I am separated from service as a midshipman for any reason other than my appointment as a commissioned officer of a regular or reserve component of an armed force or because of a physical disability, I will, per Title 10, U.S. Code, Section 516, resume my enlisted status and shall complete the period of service for which I was enlisted or for which I have an obligation, unless I am sooner discharged. In computing the unexpired part of an enlistment or period of obligated service, all service as a midshipman is counted as service under that enlistment or period of obligated service. However, completion or partial completion of a service obligation acquired by prior enlistment in no way exempts me, if discharged as a midshipman or if I resign, from being transferred to a reserve component and ordered to active duty under the provisions of Title 10, U.S. Code, Section 6959(b) for such period of time as the Secretary of the Navy prescribes, but not for more than four (4) years as described in paragraph II above. In cases where the Secretary determines that a midshipman has breached his or her agreement per Section I.A. and also determines that the midshipman is unsuitable for enlisted service, the Secretary of the Navy may direct that the midshipman reimburse the Government of the United States for the direct costs of educational benefits received at the Naval Academy to be calculated as described in Section IV, below.

#### IV. Reimbursement Requirement:

It is further agreed, as a condition to receiving advanced education assistance, as these terms are defined in Title 10, U.S. Code, Section 2005(d), that should I fail to complete the applicable period of active duty incurred as the result of graduation or disenrollment, I will reimburse the United States for the cost of educational benefits received at the Naval Academy in an amount that bears the same ratio to the total cost of the education provided me as the unserved portion of active duty bears to the total period of active duty for which I hereby agree to serve. The cost of advanced education, as defined in Title 10, U.S. Code Section 2005(d)(3), will be determined by the Department of the Navy per Department directives.

**V. Degree Requirements:**

a. I understand that I must satisfactorily meet the following requirements in order to graduate from the Naval Academy and receive a degree:

1. Complete or validate the required core, divisional, and majors courses specified in the matrix for the assigned major. Matrices are prepared and revised by cognizant academic departments and approved by the Executive Steering Committee.
2. Achieve the required standards of performance in the prescribed summer training for each of the four years.
3. Complete or validate a minimum of 137 semester hours, including a minimum of 90 semester hours in the core program, with a cumulative quality point rating (CQPR) of at least 2.00.
4. Achieve the required standards of performance in:
  - a. Military Performance
  - b. Honor
  - c. Conduct
  - c. Physical Education
5. Accept a commission in the Regular Navy, Regular Marine Corps, or the Regular Air Force if it is proffered.

b. I understand that the graduation and degree requirements stated in Section V.A. above are subject to change without advance notice during the course of my attendance at the Naval Academy and that I may be expected to fulfill such revised requirements in lieu of those requirements stated in Section V.A. above.

c. I understand that, except under the most unusual circumstances as agreed upon by the Department of the Navy and Department of the Army or the Air Force, I will not be offered a commission in the Regular Army or the Regular Air Force upon graduation from the Naval Academy.

I hereby certify that I have read carefully, do understand thoroughly, and agree without condition to the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE. (Signature must be witnessed).

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Candidate

\_\_\_\_\_  
Candidate Number

\_\_\_\_\_  
Print Full Name (First, Middle, Last)

\_\_\_\_\_  
Signature of Witness (Adult)

\_\_\_\_\_  
Print Name of Witness

**CONSENT OF PARENTS (OR GUARDIANS) FOR CANDIDATES UNDER THE AGE OF 18**

If the candidate is a minor (under 18 at the time he/she is executing this agreement), the consent of his/her parents (or legal guardian) is required in order for the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE to be valid.

I (We) hereby consent to the candidate's acceptance of an appointment as a midshipman, to his/her execution of the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE, which I (we) have read and understand, and to his/her entrance into the Naval Academy and service in the Armed Forces as outlined in the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE.

\_\_\_\_\_  
Signature of Mother

\_\_\_\_\_  
Signature of Father or Legal Guardian

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**TO BE COMPLETED BY USNA:**

\_\_\_\_\_  
Citizenship

\_\_\_\_\_  
Source of Nomination

**Privacy Act Statement**

It is further agreed, as a condition to receiving advanced education assistance, as these terms are defined in Title 10, U.S. Code, Section 2005(d), that should I fail to complete the applicable period of active duty incurred as the result of graduation or disenrollment, I will reimburse the United States for the cost of educational benefits received at the Naval Academy in an amount that bears the same ratio to the total cost of the education provided me as the unserved portion of active duty bears to the total period of active duty for which I hereby agree to serve. The cost of advanced education, as defined in Title 10, U.S. Code Section 2005(d)(3), will be determined by the Department of the Navy per Department directives.

**V. Degree Requirements:**

a. I understand that I must satisfactorily meet the following requirements in order to graduate from the Naval Academy and receive a degree:

1. Complete or validate the required core, divisional, and majors courses specified in the matrix for the assigned major. Matrices are prepared and revised by cognizant academic departments and approved by the Executive Steering Committee.
2. Achieve the required standards of performance in the prescribed summer training for each of the four years.
3. Complete or validate a minimum of 137 semester hours, including a minimum of 90 semester hours in the core program, with a cumulative quality point rating (CQPR) of at least 2.00.

4. Achieve the required standards of performance in:

- a. Military Performance
- b. Honor
- c. Conduct
- c. Physical Education

5. Accept a commission in the Regular Navy, Regular Marine Corps, or Regular Air Force if it is proffered.

b. I understand that the graduation and degree requirements stated in Section V.A. above are subject to change without advance notice during the course of my attendance at the Naval Academy and that I may be expected to fulfill such revised requirements in lieu of those requirements stated in Section V.A. above.

c. I understand that, except under the most unusual circumstances as agreed upon by the Department of the Navy and Department of the Army or the Air Force, I will not be offered a commission in the Regular Army or the Regular Air Force upon graduation from the Naval Academy.

I hereby certify that I have read carefully, do understand thoroughly, and agree without condition to the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE. (Signature must be witnessed).

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Candidate

\_\_\_\_\_  
Candidate Number

\_\_\_\_\_  
Print Full Name (First, Middle, Last)

\_\_\_\_\_  
Signature of Witness (Adult)

\_\_\_\_\_  
Print Name of Witness

**CONSENT OF PARENTS (OR GUARDIANS) FOR CANDIDATES UNDER THE AGE OF 18**

If the candidate is a minor (under 18 at the time he/she is executing this agreement), the consent of his/her parents (or legal guardian) is required in order for the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE to be valid.

I (We) hereby consent to the candidate's acceptance of an appointment as a midshipman, to his/her execution of the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE, which I (we) have read and understand, and to his/her entrance into the Naval Academy and service in the Armed Forces as outlined in the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE.

\_\_\_\_\_  
Signature of Mother

\_\_\_\_\_  
Signature of Father or Legal Guardian

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**TO BE COMPLETED BY USNA:**

\_\_\_\_\_  
Citizenship

\_\_\_\_\_  
Source of Nomination

## Privacy Act Statement

**AUTHORITY:** The authority to request this information is contained in 5 USC § 301 (Authorizing Forms and Regulations), 10 USC § 2005 (Advanced Education Assistance: Active Duty Agreement; Reimbursement Requirements), and 10 USC § 6959 (Midshipmen: Agreement for Length of Service).

**PRINCIPAL PURPOSE(S):** The primary use of this information is by officials to determine eligibility for enrollment at the United States Naval Academy and to record the candidate's awareness of his/her rights to benefits and understanding of his/her military service and reimbursement obligations.

**ROUTINE USE(S):** In addition to those disclosures generally permitted under 5 USC § 552a(b) of the Privacy Act and the routine uses set forth in 32 CFR § 701.112, these records or information contained therein may be disclosed outside the Department of Defense to officials and employees of the Veteran's Administration and the Selective Service Administration in the performance of their official duties related to enlistment and reenlistment eligibility and related benefits.

**DISCLOSURE:** Disclosure is voluntary. However, failure to provide the requested information may result in disqualification for enrollment at the United States Naval Academy.

## AGREEMENT TO SERVE AND DEGREE REQUIREMENTS FOR ALL MIDSHIPMEN WHO ARE CITIZENS OR NATIONALS OF THE UNITED STATES

### I. Obligations Incurred:

- a. Per Title 10, U.S. Code, Section 6959, I hereby agree:
  1. That I will complete the course of instruction at the Naval Academy (which includes, but is not limited to, satisfactorily achieving the required standards of performance in Academics, Conduct, Honor, Military Performance (aptitude) and all degree requirements in Paragraph V until the time of appointment as a commissioned officer).
  2. That upon graduation from the Naval Academy, I:
    - a. Will accept an appointment, if tendered, as a commissioned officer of the Regular Navy, the Regular Marine Corps, or the Regular Air Force; and
    - b. Will serve on active duty for at least five years immediately after such appointment.
  3. That if an active duty appointment described in paragraph (2) is not tendered, or if I am permitted to resign as a regular officer before the completion of the active duty commissioned service obligation, I will accept an appointment as a commissioned officer in the Navy Reserve or the Marine Corps Reserve or as a Reserve in the Air Force for service in the Air Force until the completion of the active duty commissioned service obligation.
- b. Per Title 10, U.S. Code, Section 2005, I acknowledge that should I fail to complete the above requirements, the Secretary of the Navy may order that I reimburse the Government of the United States for the cost of educational benefits received at the U.S. Naval Academy. I understand that I may be transferred to the Naval Reserve or Marine Corps Reserve and may be ordered to active duty for such a period as the Secretary of the Navy prescribes, but not to exceed four years, to fulfill such a reimbursement obligation. If transferred to the Naval Reserve or Marine Corps Reserve, I shall be transferred in an appropriate enlisted grade and rating, as determined by the Secretary of the Navy. I understand that I may be ordered to active duty pursuant to this agreement without regard to Title 10, U.S. Code, Section 651. Additionally, if I fail to complete a period of active duty specified above, I may, per Section IV below, be required to reimburse the Government of the United States for the cost of the education provided me in a manner as prescribed by Title 10, U.S. Code, Section 2005.

### II. For Midshipmen Who Enter the Naval Academy Directly from a Civilian Status

- a. I understand that if I am discharged from the Naval Academy or if my resignation therefrom is accepted, the following policies are presently applicable:
  1. *Fourth and Third Class Midshipmen* (1st and 2nd years). Any Fourth or Third Class Midshipman who is discharged from the Naval Academy or whose resignation therefrom is accepted will be discharged from the Naval Service. (A resignation tendered by a Fourth or Third Class Midshipman will be accepted when found to be in the best interests of the naval service).
  2. *Second and First Class Midshipmen* (3rd and 4th years)
    - a. A Second Class Midshipman who is discharged from the Naval Academy or whose resignation therefrom is accepted prior to the commencement of the Second Class Academic Year (which is considered to commence on the first day classes formally convene for the Fall semester) will be discharged from the Naval Service.
    - b. Following the commencement of the Second Class Academic Year, a Second or First Class Midshipman who is discharged from the Naval Academy or whose resignation therefrom is accepted prior to completing the course of instruction may be transferred to the reserve component of the Navy or the Marine Corps in an enlisted status and ordered to active duty for not less than (2) years, except in those cases where the midshipman is physically disqualified, unfit, or unsuited for military service in an enlisted status. In cases where the Secretary determines that the midshipman has breached his or her agreement per Section I.A. and also determines that the midshipman is unsuitable for enlisted service, the Secretary of the Navy may direct that the midshipman reimburse the Government of the United States for educational benefits received at the Naval Academy to be calculated as described in Section IV, below.
- b. I understand that the discharge and active duty obligation policies stated in Section II.A. above are subject to change without advance notice during the course of my attendance at the Naval Academy and if I am discharged from the Naval Academy or if my resignation therefrom is accepted, determinations with respect to my discharge and/or active duty obligation may be made per such revised policies in lieu of those policies in Section II.A., above.

### III. For Midshipmen Entering the Naval Academy from the Regular or Reserve Component of Any Military Service (excluding entrants who have enlistment contracts based solely upon attendance at the Naval Academy Preparatory School).

I understand that if I am separated from service as a midshipman for any reason other than my appointment as a commissioned officer of a regular or reserve component of an armed force or because of a physical disability, I will, per Title 10, U.S. Code, Section 516, resume my enlisted status and shall complete the period of service for which I was enlisted or for which I have an obligation, unless I am sooner discharged. In computing the unexpired part of an enlistment or period of obligated service, all service as a midshipman is counted as service under that enlistment or period of obligated service. However, completion or partial completion of a service obligation acquired by prior enlistment in no way exempts me, if discharged as a midshipman or if I resign, from being transferred to a reserve component and ordered to active duty under the provisions of Title 10, U.S. Code, Section 6959(b) for such period of time as the Secretary of the Navy prescribes, but not for more than four (4) years as described in paragraph II above. In cases where the Secretary determines that a midshipman has breached his or her agreement per Section I.A. and also determines that the midshipman is unsuitable for enlisted service, the Secretary of the Navy may direct that the midshipman reimburse the Government of the United States for the direct costs of educational benefits received at the Naval Academy to be calculated as described in Section IV, below.

### IV. Reimbursement Requirement:

reimburse the United States for the cost of educational benefits received at the Naval Academy in an amount that bears the same ratio to the total cost of the education provided me as the unserved portion of active duty bears to the total period of active duty for which I hereby agree to serve. The cost of advanced education, as defined in Title 10, U.S. Code Section 2005(d)(3), will be determined by the Department of the Navy per Department directives.

**V. Degree Requirements:**

a. I understand that I must satisfactorily meet the following requirements in order to graduate from the Naval Academy and receive a degree:

1. Complete or validate the required core, divisional, and majors courses specified in the matrix for the assigned major. Matrices are prepared and revised by cognizant academic departments and approved by the Executive Steering Committee.

2. Achieve the required standards of performance in the prescribed summer training for each of the four years.

3. Complete or validate a minimum of 137 semester hours, including a minimum of 90 semester hours in the core program, with a cumulative quality point rating (CQPR) of at least 2.00.

4. Achieve the required standards of performance in:

a. Military Performance

b. Honor

c. Conduct

c. Physical Education

5. Accept a commission in the Regular Navy, Regular Marine Corps, or Regular Air Force if it is proffered.

b. I understand that the graduation and degree requirements stated in Section V.A. above are subject to change without advance notice during the course of my attendance at the Naval Academy and that I may be expected to fulfill such revised requirements in lieu of those requirements stated in Section V.A. above.

c. I understand that, except under the most unusual circumstances as agreed upon by the Department of the Navy and Department of the Army or the Air Force, I will not be offered a commission in the Regular Army or the Regular Air Force upon graduation from the Naval Academy.

I hereby certify that I have read carefully, do understand thoroughly, and agree without condition to the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE. (Signature must be witnessed).

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Candidate

\_\_\_\_\_  
Candidate Number

\_\_\_\_\_  
Print Full Name (First, Middle, Last)

\_\_\_\_\_  
Signature of Witness (Adult)

\_\_\_\_\_  
Print Name of Witness

**CONSENT OF PARENTS (OR GUARDIANS) FOR CANDIDATES UNDER THE AGE OF 18**

If the candidate is a minor (under 18 at the time he/she is executing this agreement), the consent of his/her parents (or legal guardian) is required in order for the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE to be valid.

I (We) hereby consent to the candidate's acceptance of an appointment as a midshipman, to his/her execution of the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE, which I (we) have read and understand, and to his/her entrance into the Naval Academy and service in the Armed Forces as outlined in the above DEGREE REQUIREMENTS AND AGREEMENT TO SERVE.

\_\_\_\_\_  
Signature of Mother

\_\_\_\_\_  
Signature of Father or Legal Guardian

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**TO BE COMPLETED BY USNA:**

\_\_\_\_\_  
Citizenship

\_\_\_\_\_  
Source of Nomination

**AUTHORITY:** The authority to request this information is contained in 5 USC § 301 (Authorizing Forms and Regulations), 10 USC § 2005 (Advanced Education Assistance: Active Duty Agreement; Reimbursement Requirements), and 10 USC § 6959 (Midshipmen: Agreement for Length of Service).

**PRINCIPAL PURPOSE(S):** The primary use of this information is by officials to determine eligibility for enrollment at the United States Naval Academy and to record the candidate's awareness of his/her rights to benefits and understanding of his/her military service and reimbursement obligations.

**ROUTINE USE(S):** In addition to those disclosures generally permitted under 5 USC § 552a(b) of the Privacy Act and the routine uses set forth in 32 CFR § 701.112, these records or information contained therein may be disclosed outside the Department of Defense to officials and employees of the Veteran's Administration and the Selective Service Administration in the performance of their official duties related to enlistment and reenlistment eligibility and related benefits.

**DISCLOSURE:** Disclosure is voluntary. However, failure to provide the requested information may result in disqualification for enrollment at the United States Naval Academy.

## **AGREEMENT TO SERVE AND DEGREE REQUIREMENTS FOR ALL MIDSHIPMEN WHO ARE CITIZENS OR NATIONALS OF THE UNITED STATES**

### **I. Obligations Incurred:**

- a. Per Title 10, U.S. Code, Section 6959, I hereby agree:
  1. That I will complete the course of instruction at the Naval Academy (which includes, but is not limited to, satisfactorily achieving the required standards of performance in Academics, Conduct, Honor, Military Performance (aptitude) and all degree requirements in Paragraph V until the time of appointment as a commissioned officer).
  2. That upon graduation from the Naval Academy, I:
    - a. Will accept an appointment, if tendered, as a commissioned officer of the Regular Navy, the Regular Marine Corps, or the Regular Air Force; and
    - b. Will serve on active duty for at least five years immediately after such appointment.
  3. That if an active duty appointment described in paragraph (2) is not tendered, or if I am permitted to resign as a regular officer before the completion of the active duty commissioned service obligation, I will accept an appointment as a commissioned officer in the Navy Reserve or the Marine Corps Reserve or as a Reserve in the Air Force for service in the Air Force until the completion of the active duty commissioned service obligation.
- b. Per Title 10, U.S. Code, Section 2005, I acknowledge that should I fail to complete the above requirements, the Secretary of the Navy may order that I reimburse the Government of the United States for the cost of educational benefits received at the U.S. Naval Academy. I understand that I may be transferred to the Naval Reserve or Marine Corps Reserve and may be ordered to active duty for such a period as the Secretary of the Navy prescribes, but not to exceed four years, to fulfill such a reimbursement obligation. If transferred to the Naval Reserve or Marine Corps Reserve, I shall be transferred in an appropriate enlisted grade and rating, as determined by the Secretary of the Navy. I understand that I may be ordered to active duty pursuant to this agreement without regard to Title 10, U.S. Code, Section 651. Additionally, if I fail to complete a period of active duty specified above, I may, per Section IV below, be required to reimburse the Government of the United States for the cost of the education provided me in a manner as prescribed by Title 10, U.S. Code, Section 2005.

### **II. For Midshipmen Who Enter the Naval Academy Directly from a Civilian Status**

- a. I understand that if I am discharged from the Naval Academy or if my resignation therefrom is accepted, the following policies are presently applicable:
  1. *Fourth and Third Class Midshipmen* (1st and 2nd years). Any Fourth or Third Class Midshipman who is discharged from the Naval Academy or whose resignation therefrom is accepted will be discharged from the Naval Service. (A resignation tendered by a Fourth or Third Class Midshipman will be accepted when found to be in the best interests of the naval service).
  2. *Second and First Class Midshipmen* (3rd and 4th years)
    - a. A Second Class Midshipman who is discharged from the Naval Academy or whose resignation therefrom is accepted prior to the commencement of the Second Class Academic Year (which is considered to commence on the first day classes formally convene for the Fall semester) will be discharged from the Naval Service.
    - b. Following the commencement of the Second Class Academic Year, a Second or First Class Midshipman who is discharged from the Naval Academy or whose resignation therefrom is accepted prior to completing the course of instruction may be transferred to the reserve component of the Navy or the Marine Corps in an enlisted status and ordered to active duty for not less than (2) years, except in those cases where the midshipman is physically disqualified, unfit, or unsuited for military service in an enlisted status. In cases where the Secretary determines that the midshipman has breached his or her agreement per Section I.A. and also determines that the midshipman is unsuitable for enlisted service, the Secretary of the Navy may direct that the midshipman reimburse the Government of the United States for educational benefits received at the Naval Academy to be calculated as described in Section IV, below.
- b. I understand that the discharge and active duty obligation policies stated in Section II.A. above are subject to change without advance notice during the course of my attendance at the Naval Academy and if I am discharged from the Naval Academy or if my resignation therefrom is accepted, determinations with respect to my discharge and/or active duty obligation may be made per such revised policies in lieu of those policies in Section II.A., above.

### **III. For Midshipmen Entering the Naval Academy from the Regular or Reserve Component of Any Military Service (excluding entrants who have enlistment contracts based solely upon attendance at the Naval Academy Preparatory School).**

I understand that if I am separated from service as a midshipman for any reason other than my appointment as a commissioned officer of a regular or reserve component of an armed force or because of a physical disability, I will, per Title 10, U.S. Code, Section 516, resume my enlisted status and shall complete the period of service for which I was enlisted or for which I have an obligation, unless I am sooner discharged. In computing the unexpired part of an enlistment or period of obligated service, all service as a midshipman is counted as service under that enlistment or period of obligated service. However, completion or partial completion of a service obligation acquired by prior enlistment in no way exempts me, if discharged as a midshipman or if I resign, from being transferred to a reserve component and ordered to active duty under the provisions of Title 10, U.S. Code, Section 6959(b) for such period of time as the Secretary of the Navy prescribes, but not for more than four (4) years as described in paragraph II above. In cases where the Secretary determines that a midshipman has breached his or her agreement per Section I.A. and also determines that the midshipman is unsuitable for enlisted service, the Secretary of the Navy may direct that the midshipman reimburse the Government of the United States for the direct costs of educational benefits received at the Naval Academy to be calculated as described in Section IV, below.

### **IV. Reimbursement Requirement:**

It is further agreed, as a condition to receiving advanced education assistance, as these terms are defined in Title 10, U.S. Code, Section 2005(d), that should I fail to complete the applicable period of active duty incurred as the result of graduation or disenrollment, I will

# Standard Form (SF)-86

**This completed worksheet must be returned in the manila enveloped addressed to “U.S. Naval Academy, Commandant of Midshipmen”. Additionally, please save an electronic copy at your home for possible future use.**

## ALL CANDIDATES MUST COMPLETE THIS WORKSHEET

Failure to complete and return the SF-86 worksheet will result in a marked increase in the amount of time required to complete the electronic form after plebe summer/during fall semester, a delay in the submission of your investigation request, and exclusion from mandatory Midshipman training requiring a Security Clearance in order to attend.

For:

- Active duty personnel,
- Personnel attending the Naval Academy Preparatory School,
- Personnel who have been enrolled in a college ROTC program:

You are required to complete the enclosed SF-86 worksheet for your new status as a midshipman and return it with your permit to report paperwork. If you have completed an SF-86 for a previous investigation, you must contact the United States Naval Academy Security Manager (410-293-5682/5681/5680) for verification of a completed and favorably adjudicated Personnel Security Investigation. Then, and only then, will you be excused from completing the SF-86 worksheet.

# Standard Form (SF)-86 WORKSHEET

**This completed worksheet must be returned in the manila envelope addressed to the "U.S. Naval Academy, Commandant of Midshipmen".**

The Standard Form 86 is used to request a Personnel Security Investigation (PSI) on Navy and Marine Corps officers with the goal of being granted eligibility for access to classified information. This worksheet is provided for you to collect all the necessary data for completion of the SF-86, and will be returned to you right after plebe summer to transfer the data to an online form. You must be very thorough in completing this worksheet. A thorough worksheet greatly reduces the time necessary to complete the computer form. Some information will not be available until after plebe summer.

## Sections 1-8 PERSONAL INFORMATION

Name: Last: \_\_\_\_\_ First: \_\_\_\_\_ Middle: \_\_\_\_\_  
Suffix: (Jr, Sr, etc.): \_\_\_\_\_ SSN: \_\_\_\_\_  
Birth Date: \_\_\_\_\_ (MM/DD/YYYY)  
Birth City: \_\_\_\_\_ County: \_\_\_\_\_ State: \_\_\_\_\_  
Country: (if other than United States) \_\_\_\_\_  
Other names used (*if applicable; not nicknames*): Last: \_\_\_\_\_ First: \_\_\_\_\_ Middle: \_\_\_\_\_  
Mother's Maiden Name: Last: \_\_\_\_\_ First: \_\_\_\_\_ Middle: \_\_\_\_\_  
Height: \_\_\_\_\_ (Feet/Inches) Weight: \_\_\_\_\_ (Pounds)  
Hair color: \_\_\_\_\_ Eye color: \_\_\_\_\_ Sex: \_\_\_\_\_  
Email: Home: \_\_\_\_\_ Work: \_\_\_\_\_ @usna.edu  
Work Phone: **410-293-5001** (Day). Home Phone: \_\_\_\_\_ (**Your USNA room phone**)  
Do you have a U.S. Passport (current or expired)? \_\_\_\_\_ Passport number: \_\_\_\_\_  
Date issued: \_\_\_\_\_ Date expires: \_\_\_\_\_ Name issued: \_\_\_\_\_

## Section 9 CITIZENSHIP

**Your US Citizenship** (Place an "X" next to the appropriate response.)

I am a U.S. citizen or national by birth in the U.S. or U.S. territory/commonwealth: \_\_\_\_

I am a U.S. citizen or national by birth, born outside the U.S. (also complete **9A**) : \_\_\_\_

I am a naturalized U.S. citizen (also complete **9B** or **9C**): \_\_\_\_

I am not a U.S. citizen (also complete **9D**): \_\_\_\_

US passport Number: \_\_\_\_\_ Issue Date: \_\_\_\_\_ (MM/DD/YYYY) Expired: (Y/N) \_\_\_\_

**9A** Documentation of U.S. citizens born abroad (State Dept. form 240, DS 1350, FS 545, etc.) \_\_\_\_

Date completed: \_\_\_\_\_ (MM/DD/YYYY) Document # \_\_\_\_\_ Place issued \_\_\_\_\_

**9B** Citizenship Certificate. Court where issued: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_ Certificate # \_\_\_\_\_

Date issued: \_\_\_\_\_ (MM/DD/YYYY)

**9C** Naturalization Certificate. Court where issued: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_ Certificate # \_\_\_\_\_

\_\_\_\_\_ Date issued: \_\_\_\_\_ (MM/DD/YYYY)

**9D** Immigration status. Place entered U.S. City \_\_\_\_\_ State \_\_\_\_ Date entered: \_\_\_\_\_

(MM/DD/YYYY) Type document \_\_\_\_ Document # \_\_\_\_\_ Country(ies) of citizenship \_\_\_\_\_

**Section 10 Do you now hold or have you ever held multiple citizenships?(Y/N)** \_\_\_\_ If No, go to sec 11

**If Yes**, enter the country/countries where you hold/held dual citizenship in addition to the United States:

Country \_\_\_\_\_ Dates \_\_\_\_\_ Non-U.S. citizenship based on your birth in foreign country or

citizenship of parent? (Y/N) \_\_\_\_ Have you renounced/attempted to renounce foreign citizenship?(Y/N) \_\_\_\_

## Section 11 WHERE YOU HAVE LIVED

List the places where you have lived, beginning with your present residence and working back 7 years. Residences for the entire 7 year period must be accounted for without breaks. You may omit temporary military duty locations under 90 days (list your address of record instead), but you must list other part-time residences. Do not list residences before your 18<sup>th</sup> birthday unless to provide a minimum of 2 years of residence history.

Indicate the actual physical location of your residence. Do not use a P.O. Box as an address, and do not list a permanent address when you were actually living at a school address. Be specific as possible when listing an address location: for example do not list only your base or ship, list your barracks number or home port. Your actual physical location in addition to your APO/FPO address is required for overseas assignments. For addresses in the last 3 years if the address is physically difficult to locate provide directions for locating the residence under "Additional Comments". Include apartment numbers. For any address in the last 3 years list a person who knew you at that address and who preferably still lives in that area. Do not list people for residences completely outside the 3 year period and do not list your spouse, former spouse or relatives.

**Your first entry will be for the U.S. Naval Academy, which we have provided for you.**

(1) FROM: **06/2018** (MM/YYYY) (I-Day) TO: **PRESENT**

Status: Own ☐ Rent ☐ Military housing ☒ Other (explain) \_\_\_\_\_

**U.S. Naval Academy, 101 Buchanan Road, Annapolis, MD 21402-5100**

Name of person who knows you at this address: (Use your company officer) \_\_\_\_\_

Relationship: Neighbor ☐ Friend ☐ Landlord ☐ Business Associate ☐ Other (explain) \_\_\_\_\_

**U.S. Naval Academy, 101 Buchanan Road, Annapolis, MD 21402-5100**

Phone: **410-293-7**\_\_\_\_ (Company officer's number is "7" followed by the battalion number and the company number (i.e. first battalion, third company will be 7103.) You can complete your room number, company officer's name, and phone number after plebe summer/reform of the brigade.

(2) FROM: \_\_\_\_\_ (MM/YYYY) TO: **06/2018** (MM/YYYY)

(This will be your address prior to coming to the U.S. Naval Academy.)

Status: Own ☐ Rent ☐ Military housing ☐ Other (explain) \_\_\_\_\_

Address: \_\_\_\_\_

Name of person who knows you at this address: \_\_\_\_\_ Date last contact: \_\_\_\_\_

Relationship: Neighbor ☐ Friend ☐ Landlord ☐ Business Associate ☐ Other (explain) \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

(3) FROM: \_\_\_\_\_ (MM/YYYY) TO: \_\_\_\_\_ (MM/YYYY)

(This will be your address prior to coming to the U.S. Naval Academy.)

Status: Own ☐ Rent ☐ Military housing ☐ Other (explain) \_\_\_\_\_

Address: \_\_\_\_\_

Name of person who knows you at this address: \_\_\_\_\_ Date last contact: \_\_\_\_\_

Relationship: Neighbor ☐ Friend ☐ Landlord ☐ Business Associate ☐ Other (explain) \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

(4) FROM: \_\_\_\_\_ (MM/YYYY) TO: \_\_\_\_\_ (MM/YYYY)

(This will be your address prior to coming to the U.S. Naval Academy.)

Status: Own ☐ Rent ☐ Military housing ☐ Other (explain) \_\_\_\_\_

Address: \_\_\_\_\_

Name of person who knows you at this address: \_\_\_\_\_ Date last contact: \_\_\_\_\_

Relationship: Neighbor ☐ Friend ☐ Landlord ☐ Business Associate ☐ Other (explain) \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

If additional residence entries are needed, provide on the back or a separate sheet.

### Section 12 WHERE YOU WENT TO SCHOOL

List all schools you have attended, beginning with the most recent and working back 7 years.

(1) FROM: 06/2018 TO: Present

Type of Education? 2. College/University/Military College

School Name: U.S. Naval Academy

ADDRESS: U.S. Naval Academy, 101 Buchanan Road, Annapolis MD, 21402-5100

Degree/Diploma received: Y/N \_\_\_\_ Award Date: N/A

Provide a person who knows you at USNA.

Full Name (first, middle, last): (Your roommate or Company Officer) \_\_\_\_\_

ADDRESS: U.S. Naval Academy, 101 Buchanan Road, Annapolis, MD 21402-5100

Phone: 410-293-7\_\_\_\_ (Your room or company officer's phone number)

(Include High School(s) and other education since High School. (NAPS, College, Prep school)

(2) FROM: \_\_\_\_\_ To: \_\_\_\_\_

Type of education? 1. High School

School Name: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

Degree/Diploma/Other: \_\_\_\_\_ Award Date: \_\_\_\_\_

Identify a person who knew you at above school. (Person cannot be a relative).

Full Name (first, middle, last): \_\_\_\_\_

Their Address: \_\_\_\_\_

Phone: \_\_\_\_\_

If additional education entries are needed, provide on the back or a separate sheet.

### Section 13 EMPLOYMENT ACTIVITIES

List all your employment activities, beginning with the present (#1) and working back 7 years. You should list full-time work, part-time work, paid or unpaid, consulting/contracting work, all military service duty locations, temporary military duty locations over 90 days, self-employment, other paid work, and all periods of unemployment. The entire period must be accounted for without breaks.

EXCEPTION: Do not list employments that occurred before your 18<sup>th</sup> birthday unless it is necessary for providing a minimum of 2 years of employment history.

(1) FROM: 06/2018 To: PRESENT

TYPE OF EMPLOYMENT (Select one: Active military, National guard/reserve, USPHS commissioned corps, Other federal, State government, Self-employment, Unemployment, Federal contractor, Other (explain)): **Active military**

Work hours: Full-time X, Part-time \_\_\_\_ . BRANCH: (If Military): U.S.N.

Military rank: **Midshipman**. Duty location: **Annapolis, MD.**

Address: **U.S. Naval Academy, 101 Buchanan Road, Annapolis, MD 21402-5100**

Phone: **410-293-7\_\_\_\_**

Supervisor's full name (first, middle, last): (Your Company Officer) \_\_\_\_\_

Supervisor's phone: **410-293-7\_\_\_\_** (Your company officer's phone number)

(ALL periods of unemployment must be listed. You may list your parents address and one of your parents as the person to verify periods when you did not have a job.)

(2) PREVIOUS EMPLOYMENT:

FROM: \_\_\_\_\_ TO: 06/2018

TYPE OF EMPLOYMENT (*Select one: Active military, National guard/reserve, USPHS commissioned corps, Other federal, State government, Self-employment, Unemployment, Federal contractor, Other (explain)*): \_\_\_\_

Work hours: Full-time \_\_\_\_, Part-time \_\_\_\_. Company: \_\_\_\_\_. Position title: \_\_\_\_\_.

Work Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Supervisor's full name (*first, middle, last*): \_\_\_\_\_

Supervisor's phone: \_\_\_\_\_

**(3) PREVIOUS EMPLOYMENT:**

**FROM:** \_\_\_\_\_ **TO:** \_\_\_\_\_

TYPE OF EMPLOYMENT (*Select one: Active military, National guard/reserve, USPHS commissioned corps, Other federal, State government, Self-employment, Unemployment, Federal contractor, Other (explain)*): \_\_\_\_

Work hours: Full-time \_\_\_\_, Part-time \_\_\_\_. Company: \_\_\_\_\_. Position title: \_\_\_\_\_.

Work Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Supervisor's full name (*first, middle, last*): \_\_\_\_\_

Supervisor's phone: \_\_\_\_\_

**If additional employment entries are needed, provide on separate sheet.**

Has any of the following happened to you in the last 7 years? Fired from a job, Quit a job after being told you would be fired, Left a job by mutual agreement following charges or allegations of misconduct, Left a job by mutual agreement following notice of unsatisfactory performance, Left a job for other reasons under unfavorable circumstances, Laid off from job by employer? Y/N Explain: \_\_\_\_\_

---

**Section 14: Selective service record**

Are you a male born after December 31, 1959? Y/N \_\_\_\_

Have you registered with the Selective Service System (SSS)? Y/N \_\_\_\_

If "Yes" provide registration number: \_\_\_\_\_. If "No" explain reason for not registering: \_\_\_\_\_  
\_\_\_\_\_. If unsure of your status consult: [www.sss.gov](http://www.sss.gov).

**Section 15: Military History**

Have you ever served in the U.S. military or U.S. Merchant Marine? Y/N \_\_\_\_

Have you ever served in a foreign country's military, security forces, merchant marine, militia, or other defense forces? Y/N \_\_\_\_.

If you answered "Yes" to either question list all details of your military service:

Branch: USNavy. Dates: I day to Present. Service number(SSN): \_\_\_\_\_. Grade: Officer

Active/Reserve/Inactive Reserve: Active. Type discharge, if applicable: N/A.

Have you ever received a discharge that was not honorable? Y/N \_\_\_\_\_. In the last 7 years have you been subject to court martial or other disciplinary proceedings under UCMJ? Y/N \_\_\_\_

If "Yes" explain: \_\_\_\_\_. Add other periods of service if applicable.

**Section 16: PEOPLE WHO KNOW YOU WELL**

List three people who know you well and who preferably live in the U.S. They should be friends, peers, colleagues, college roommates, associates, etc. who are collectively aware of your activities outside of the workplace, school, or neighborhoods and whose combined association with you covers at least the last 7 years. Do not list spouse, former spouse, other relative or someone listed elsewhere on your form.

(1) FROM: \_\_\_\_\_ (MM/YYYY) TO: **Present**

Name: First: \_\_\_\_\_ Middle: \_\_\_\_\_ Last: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address (*Home or Work*): \_\_\_\_\_

City/State/ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_ Home/Cell.

(2) FROM: \_\_\_\_\_ (MM/YYYY) TO: **Present**

Name: First: \_\_\_\_\_ Middle: \_\_\_\_\_ Last: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address (Home or Work): \_\_\_\_\_

City/State/ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_ Home/Cell.

(3) FROM: \_\_\_\_\_ (MM/YYYY) TO: **Present**

Name: First: \_\_\_\_\_ Middle: \_\_\_\_\_ Last: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address (Home or Work): \_\_\_\_\_

City/State/ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_ Home/Cell.

**Section 17: Marital status:**

Never married.

**Section 18: RELATIVES**

Five the full name and other requested information for each of your relatives specified below:

Entry Options: (The number next to the person title represents that relative.)

1. Mother. 2. Father. 3. Stepmother. 4. Stepfather. 5. Foster Parent. 6. Child. 7. Stepchild. 8. Brother.  
9. Sister. 10. Stepbrother. 11. Stepsister. 12. Half-brother. 13. Half-sister. 14. Father-in-law.  
15. Mother-in-law. 16. Guardian

**Entry #1 - RELATIONSHIP: 1 - Mother - Mandatory Entry**

Current Name (first, middle, last): \_\_\_\_\_

Birth Date: \_\_\_\_\_ (MM/DD/YYYY). Place of Birth: \_\_\_\_\_

Current Address (Leave blank if unknown or individual is deceased): \_\_\_\_\_

Citizenship: \_\_\_\_\_

The following proof of citizenship will be required **ONLY** if your living relative is was born outside the USA, and is currently living in the USA. Select one document type and provide the required information: FS-240 or 545, citizenship cert., DS-1350, naturalization cert., alien registration, U.S. passport, other (explain). Type: \_\_\_\_\_. Date and place issued: \_\_\_\_\_

**Entry #2- RELATIONSHIP: 2 - Father - Mandatory Entry**

Current Name (first, middle, last): \_\_\_\_\_

Birth Date: \_\_\_\_\_ (MM/DD/YYYY). Place of Birth: \_\_\_\_\_

Current Address (Leave blank if unknown or individual is deceased): \_\_\_\_\_

Citizenship: \_\_\_\_\_

The following proof of citizenship will be required **ONLY** if your living relative is was born outside the USA, and is currently living in the USA. Select one document type and provide the required information: FS-240 or 545, citizenship cert., DS-1350, naturalization cert., alien registration, U.S. passport, other (explain). Type: \_\_\_\_\_. Date and place issued: \_\_\_\_\_

**Entry #3 - RELATIONSHIP: \_\_\_\_\_**

Current Name (first, middle, last): \_\_\_\_\_

Birth Date: \_\_\_\_\_ (MM/DD/YYYY). Place of Birth: \_\_\_\_\_

Current Address (Leave blank if unknown or individual is deceased): \_\_\_\_\_

Citizenship: \_\_\_\_\_

The following proof of citizenship will be required **ONLY** if your living relative is was born outside the USA, and is currently living in the USA. Select one document type and provide the required information: FS-240 or 545, citizenship cert., DS-1350, naturalization cert., alien registration, U.S. passport, other (explain). Type: \_\_\_\_\_. Date and place issued: \_\_\_\_\_

**Entry #4 - RELATIONSHIP:** \_\_\_\_\_

Current Name (first, middle, last): \_\_\_\_\_

Birth Date: \_\_\_\_\_(MM/DD/YYYY). Place of Birth: \_\_\_\_\_

Current Address (*Leave blank if unknown or individual is deceased*): \_\_\_\_\_

Citizenship: \_\_\_\_\_

The following proof of citizenship will be required **ONLY** if your living relative is was born outside the USA, and is currently living in the USA. Select one document type and provide the required information: FS-240 or 545, citizenship cert., DS-1350, naturalization cert., alien registration, U.S. passport, other (explain). Type: \_\_\_\_\_. Date and place issued: \_\_\_\_\_

**Provide appropriate information for additional applicable relatives on a separate sheet.**

**Section 19: Foreign Contacts.**

A foreign national is defined as any person who is not a citizen or national of the U.S.

Do you have or have you had close and/or continuing contact with foreign nationals within the last 7 years with whom you, your spouse or your cohabitant are bound by affection, influence, and/or obligation?

Include associates, as well as relatives, not already listed in section 18. Y/N \_\_\_\_\_. If "Yes" provide: Dates known: \_\_\_\_\_. Full name: \_\_\_\_\_. Country of citizenship: \_\_\_\_\_. Country of residence: \_\_\_\_\_. Type relationship (business, personal, other) \_\_\_\_\_. Type contact (phone, person, electronic, written, other.) \_\_\_\_\_. Number of contacts per year: \_\_\_\_\_.

**Section 20: Foreign Activities**

**A. Financial interests:**

Do you have or have you ever had any foreign businesses, foreign bank accounts, or other foreign financial interests of which you have direct control or direct ownership? Y/N \_\_\_\_\_. If yes...

FROM: \_\_\_\_\_ TO: \_\_\_\_\_ (YYYY/MM/DD)

FIRM NAME/COUNTRY: \_\_\_\_\_

REMARKS/accounts: \_\_\_\_\_

Do you have for have you had any foreign financial interests someone controls on your behalf? Y/N \_\_\_\_

FROM: \_\_\_\_\_ TO: \_\_\_\_\_ (YYYY/MM/DD)

FIRM NAME/COUNTRY: \_\_\_\_\_

REMARKS/accounts: \_\_\_\_\_

Do you own or have you owned real estate in a foreign country? Y/N \_\_\_\_.

FROM: \_\_\_\_\_ TO: \_\_\_\_\_ (YYYY/MM/DD)

COUNTRY/Address: \_\_\_\_\_

REMARKS: \_\_\_\_\_

Do you receive or have you received any educational, medical, retirement, social welfare, or other such benefits from a foreign country? Y/N \_\_\_\_.

FROM: \_\_\_\_\_ TO: \_\_\_\_\_ (YYYY/MM/DD). COUNTRY: \_\_\_\_\_

REMARKS: \_\_\_\_\_

Have you ever provided financial support for any foreign national? Y/N \_\_\_\_.

FROM: \_\_\_\_\_ TO: \_\_\_\_\_ (YYYY/MM/DD)

Name/COUNTRY/Address: \_\_\_\_\_

REMARKS: \_\_\_\_\_

**B. Foreign business, professional activities, and foreign government contacts:**

In the last 7 years, have you provided advice or support to anyone associated with a foreign business or other foreign organization that you have not previously listed as a former employer regarding any of the following: management, strategy, financing, or technology? Y/N \_\_\_\_\_. Have you been asked to provide advice or serve as a consultant, by any foreign government or agency? Y/N \_\_\_\_\_. Has any foreign national offered you a job, asked you to work as a consultant, or consider employment with them? Y/N \_\_\_\_\_. Have you been involved in any other type of business venture with a foreign national? Y/N \_\_\_\_\_. Have you attended any international conferences, trade shows, seminars, or other meetings outside the U.S.? Y/N \_\_\_\_\_. Have you or any of your immediate family members had any contact with a foreign government, its establishment (embassies, consulates, agencies, or military services), or its representatives, whether inside or outside the U.S.? Y/N \_\_\_\_\_. Have you sponsored any foreign citizen to come to the U.S. as a student, for work, or for permanent residence? Y/N \_\_\_\_\_. Have you ever held political office or voted in an election in a foreign country? Y/N \_\_\_\_\_. Was any of the activity on official U.S. Government business? Y/N \_\_\_\_\_. Explain all "Yes" answers: \_\_\_\_\_

---

**C. Foreign countries you have visited:**

Have you traveled outside the U.S. in the last 7 years? Y/N \_\_\_\_\_. If "Yes" list dates and location of personal trips including those made in conjunction with official U.S. Government business.

---

**Section 21: Psychological and Emotional Health****Mental health counseling in and of itself is not a reason to revoke or deny a clearance.**

In the last 7 years, have you consulted with a health care professional regarding an emotional or mental health condition or were you hospitalized for such a condition? Answer "No" if the counseling was for marital, family, or grief not related to violence by you; or strictly related to adjustments from service in a military combat environment? Y/N \_\_\_\_\_. If "Yes" provide dates, consultants full name, address, phone.

---

**Section 22: Police record**

For this item, report information regardless of whether the record has been sealed, expunged, or otherwise stricken from the court record, or the charge was dismissed. Exclude any fines of <\$300 for traffic offenses that do not involve alcohol or drugs.

In the last 7 years, have you been issued a summons, citation, or ticket to appear in court in a criminal proceeding against you; are you on trial or awaiting a trial on criminal charges; or are you currently awaiting sentencing for a criminal offense? Y/N \_\_\_\_\_

In the last 7 years, have you been arrested by any police officer, sheriff, marshal, or any other type of law enforcement officer? Y/N \_\_\_\_\_

Have you EVER been charged with any felon offense (include those under UCMJ)? Y/N \_\_\_\_\_

Have you EVER been charged with a firearms or explosives offense? Y/N \_\_\_\_\_

Have you EVER been charged with any offense(s) related to alcohol or drugs? Y/N \_\_\_\_\_

If "Yes" provide offense, date, courts/jurisdiction, status: \_\_\_\_\_

---

**Section 23: Illegal use of drugs or drug activity**

You are required to answer the questions fully and truthfully, and your failure to do so could be grounds for an adverse employment decision or action against you. Neither your truthful responses nor information derived from your responses will be used as evidence against you in a subsequent criminal proceeding.

In the last 7 years have you illegally used any drugs or controlled substances? Use of a controlled substance includes injecting, snorting, inhaling, swallowing, experimenting with or otherwise consuming any controlled substances. Y/N \_\_\_\_\_. Have you EVER illegally used a controlled substance

while possessing a security clearance; while employed as a law enforcement officer, prosecutor, or courtroom official; or while in a position directly and immediately affecting the public safety? Y/N \_\_\_\_.

Have you been involved in the illegal possession, purchase, manufacture, trafficking, production, transfer, shipping, receiving, handling, or sale of any controlled substance including prescription drugs? Y/N \_\_\_\_.

Have you received or sought counseling or treatment or have you been ordered, advised, or asked to seek counseling or treatment as a result of your use of drugs? Y/N \_\_\_\_.

All "Yes" answers provide date(s) of treatment and name(s) and address(es) of provider(s). You will be asked to sign an additional release if information is needed concerning any treatment. \_\_\_\_\_

---

#### ***Section 24: Use of Alcohol***

In the last 7 years, has your use of alcohol had a negative impact on your work performance, your professional or personal relationships, your finances, or resulted in intervention by law enforcement/public safety personnel? Y/N \_\_\_\_.

Have you sought or been ordered, advised, or asked to seek counseling or treatment as a result of your use of alcohol? Y/N \_\_\_\_.

Have you received counseling or treatment as a result of your use of alcohol? Y/N \_\_\_\_.

All "YES" answers provide treatment date(s) and name and address of counselor: \_\_\_\_\_

---

#### ***Section 25: Investigations and Clearance record***

Has the U.S. Government or a foreign government EVER investigated your background and/or granted you a security clearance? Y/N \_\_\_\_.

If "Yes" provide the date, investigating agency, and clearance level. \_\_\_\_\_

---

To your knowledge, have you EVER had a clearance or access authorization denied, suspended, or revoked; or been debarred from government employment? Y/N \_\_\_\_.

If "Yes" give the action, date of action, agency and circumstances. \_\_\_\_\_

---

#### ***Section 26: Financial Record***

For the following answer for the last 7 years:

Have you filed a petition under any chapter of the bankruptcy Code? Y/N \_\_\_\_.

If "Yes" indicate chapter 7, 11, or 13. \_\_\_\_\_

Have you EVER experienced financial problems due to gambling? Y/N \_\_\_\_

Have you failed to pay Fed/state/other taxes or file a return when required by law? Y/N \_\_\_\_

Have you been counseled, warned, or disciplined for violating terms of agreement for a travel or credit card provided by your employer? Y/N \_\_\_\_

Are you currently utilizing, or seeking assistance from a credit counseling service? Y/N \_\_\_\_

Have you been delinquent on court-imposed alimony or child support payments? Y/N \_\_\_\_

Have you had a judgment entered against you? Y/N \_\_\_\_

Have you had a lien placed against your property for failing to pay taxes or other debts? Y/N \_\_\_\_

Are you currently delinquent on any federal debt? Y/N \_\_\_\_

Have you had any possessions or property voluntarily or involuntarily repossessed or foreclosed? Y/N \_\_\_\_

Have you defaulted on any type of loan? Y/N \_\_\_\_

Have you had bills or debts turned over to a collection agency? Y/N \_\_\_\_

Have you had any account or credit card suspended, charged off, or cancelled for failing to pay as agreed? Y/N \_\_\_\_

Have you been evicted for non-payment of financial obligations? Y/N \_\_\_\_

Have you had your wages, benefits, or assets garnished or attached for any reason? Y/N \_\_\_\_

Have you been over 120 days delinquent on any debt(s)? Y/N \_\_\_\_

Are you currently over 120 days delinquent on any debt(s)? Y/N \_\_\_\_

If you answered "Yes" to any question above, provide: (Date, account number, institution, amount)

---

**Section 27: Use of information technology systems.**

In the last 7 years, have you illegally or without proper authorization entered into any information technology system? Y/N \_\_\_\_ In the last 7 years, have you illegally or without authorization modified, destroyed, manipulated, or denied others access to information residing on an information technology system? Y/N \_\_\_\_ In the last 7 years, have you introduced, removed, or used hardware, software, or media in connection with any information technology system without authorization, when specifically prohibited by rules, procedures, guidelines, or regulations? Y/N \_\_\_\_ If "Yes" to any of the above please provide specific information: \_\_\_\_\_

**Section 28: Involvement in Non-Criminal Court Action.**

In the last 7 years have you been a party to any public record civil court action(s) not listed elsewhere on this form? Y/N \_\_\_\_ If "Yes" provide specific information: \_\_\_\_\_

**Section 29: Association record.**

For the purpose of these questions terrorism is defined as any criminal acts that involve violence or are dangerous to human life and appear to be intended to intimidate or coerce a civilian population to influence the policy of a government by intimidation or coercion, or to affect the conduct of a government by mass destruction, assassination or kidnapping.

Have you EVER been a member of an organization dedicated to terrorism either with an awareness of the organization's dedication to that end or with the specific intent to further such activities? Y/N \_\_\_\_

Have you EVER knowingly engaged in any acts of terrorism? Y/N \_\_\_\_

Have you EVER advocated any acts of terrorism or activities designed to overthrow the U.S. Government by force? Y/N \_\_\_\_

Have you EVER been a member of an organization dedicated to the use of violence or force to overthrow the U.S. Government and which engaged in activities to that end with an awareness of the organization's dedication to that end or with the specific intent to further such activities? Y/N \_\_\_\_

Have you EVER been a member of an organization that unlawfully advocates or practices the commission of acts of force or violence to discourage others from exercising their rights under the U.S. Constitution or any state of the U.S. with the specific intent to further such action? Y/N \_\_\_\_

Have you EVER knowingly engaged in any activities designed to overthrow the U.S. Government by force? Y/N \_\_\_\_

Have you EVER associated with anyone involved in activities to further terrorism? Y/N \_\_\_\_

If "Yes" to any of the above explain: \_\_\_\_\_

**Additional Comments**

Use the space below to continue answers to any items and provide information you would like to add. Identify the number of the item. Attach additional pages if needed.:

---

---

---

---

---

---

---

**CONSENT TO DISCLOSURE OF PERSONAL INFORMATION**  
**(EFFECTIVE UNTIL COMMENCEMENT OF ACADEMIC YEAR FOLLOWING PLEBE SUMMER)**

**INSTRUCTIONS:** Read the reverse side carefully and supply information requested on both sides of this form.

1. I understand that under the Privacy Act of 1974, personal information which is contained in my Naval Academy records may not be disclosed to third persons without my consent unless authorized by law. Such personal information includes my academic, performance and conduct grades, information concerning my military performance, and information on my conduct offenses and punishment awarded.

2. With such understanding, I authorized disclosure of my academic, performance, and conduct grades as follows **(INITIAL SELECTION AS APPROPRIATE)**:

- a. \_\_\_\_\_ My parents or guardian and congressman who nominated me.
- b. \_\_\_\_\_ Only my parents or guardian.
- c. \_\_\_\_\_ Only the congressman who nominated me.
- d. \_\_\_\_\_ To no one.
- e. To \_\_\_\_\_ (fill in)

3. With such understanding, I authorize disclosure of information concerning my military performance, and information on my conduct offenses and punishment awarded as follows **(INITIAL SELECTION AS APPROPRIATE)**:

- a. \_\_\_\_\_ My parents or guardian and congressman who nominated me.
- b. \_\_\_\_\_ Only my parents or guardian.
- c. \_\_\_\_\_ Only the congressman who nominated me.
- d. \_\_\_\_\_ To no one.
- e. To \_\_\_\_\_ (fill in)

4. My consent herein is applicable only during Plebe Summer. Prior to the commencement of the Academic Year, I understand I am to indicate my disclosure preferences by accessing the Midshipmen Information System (MIDS) Consent to Disclosure of Personal Information module. Additionally, I understand I am solely responsible for entering and maintaining the accuracy of disclosure information.

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

## CONSENT TO DISCLOSURE OF PERSONAL INFORMATION

1. The following information is provided to explain common uses of the Consent to Disclosure of Personal Information recorded in the Midshipmen Information System (MIDS):

a. Midshipmen entering "Yes" for "Academic Disclosure," authorize disclosure of academic, performance, and conduct grades to the parents/guardian as maintained in MIDS.

b. Midshipmen entering "Yes" for "Military Disclosure," authorize disclosure of information to the parents/guardian concerning military performance, conduct offenses, and punishment awarded.

c. Midshipmen entering "Yes" for "Congressional Academic Disclosure," authorize disclosure of academic, performance, and conduct grades to the nominating congressman.

d. Midshipmen entering "Yes" for "Congressional Military Disclosure," authorize disclosure of information concerning military performance, conduct offenses, and punishment awarded to the nominating congressman.

2. Midshipmen also are advised that records relating to a midshipman's academic, performance, and conduct grades, as well as records relating to a midshipman's military performance, honor, and conduct history may be disclosed outside the Department of Defense as a routine use pursuant to 5 U.S.C. 552(a) (b) (3) as follows:

To parents and legal guardians of midshipmen for the limited purpose of counseling midshipmen who encounter academic, performance, and/or disciplinary difficulties, as well as health and welfare issues. (61 Federal Register 47483).

3. Midshipmen are required to make initial entries in the Midshipmen Information System (MIDS) Consent to Disclosure of Personal Information module prior to the commencement of Academic Year following Plebe Summer. Midshipmen are solely responsible for entering and maintaining the accuracy of disclosure information.

\_\_\_\_\_  
(Printed Name)

\_\_\_\_\_  
(Signature)

\_\_\_\_\_  
(Date)

March 7, 2018

From: Induction Day Coordinator  
To: Class of 2022 Candidate

Subj: PERSONAL SWEARING-IN CEREMONY

Congratulations on your appointment to the United States Naval Academy! We understand that you worked very hard for this achievement. It is a Naval Academy custom to facilitate a Personal swearing-in of candidates by an active duty, reserve or retired military family member for each candidate who desires this option.

The Personal Swearing-In Ceremony will take place immediately after the Class of 2022 Oath of Office Ceremony, which takes place in Tecumseh Court at 6:00 PM on Induction Day. Personal ceremonies will be conducted in Smoke Hall, which can be reached by entering Bancroft Hall from Tecumseh Court, then going DOWN the stairs at the rear of the rotunda.

Individuals conducting a swearing-in are asked to wear Navy Summer White uniform or service equivalent. If the member is unable to wear a uniform, coat and tie or female equivalent is requested.

Please complete the request on the back and return it in the manila envelope to the Midshipmen Personnel Office.

Sincerely,

(b) (6)

LT

USN

From: Class of 2022 Candidate  
To: Induction Day Coordinator

Subj: PERSONAL SWEARING-IN CEREMONY

I desire to be personally sworn-in to the United States Navy following the formal swearing-in ceremony on 28 JUN 2018.  
The following information applies:

Name:

---

(Last, First, MI)

Candidate Number:

---

Rank, Service, and Name of Individual swearing you in:

---

Relationship of Individual to you (friend, parent, etc.):

---

Note: Return this form in the manila envelope addressed to the Commandant of Midshipmen ONLY if you desire a personal swearing-in ceremony after the formal ceremony. If you do not desire a personal ceremony there is no need to return this form.

# WELCOME TO THE U.S. NAVAL ACADEMY AND TO NAVY FEDERAL



ARMY  
MARINE CORPS  
NAVY  
AIR FORCE  
COAST GUARD  
VETERANS

navyfederal.org 1.888.842.6328

# Welcome!

As a graduate of the United States Naval Academy myself, I'd like to congratulate you on your acceptance to this fine institution and invite you to join Navy Federal. For decades, Navy Federal has helped incoming Plebes with their finances as they transition into Academy life. As a member, you'll enjoy low rates, world-class service and:

- up to \$20 in ATM fee rebates with Active Duty Checking®<sup>1</sup> with Direct Deposit
- thousands of free ATMs nationwide
- over 300 branches worldwide with many on or near military bases, including a branch within the Academy at Bancroft Hall
- great rates on loans and savings programs
- digital banking<sup>2</sup> with free Bill Pay
- 24/7 access to a stateside member rep

Plus, no matter where your career takes you or how often you move, you'll never need to worry about opening and closing accounts. We invite you to join our ranks today and start enjoying the lifelong benefits that only Navy Federal can provide.

To join, simply complete the enclosed application and mail it in the provided envelope. We look forward to serving you at the Academy and around the world.

Sincerely,

Cutler Dawson  
President/CEO  
Vice Admiral, USN (Ret.)  
Class of '70, USNA



Federally insured by NCUA. <sup>1</sup>\$20 ATM fee rebates only available with Active Duty Checking. Rebates available in the Visa®/PLUS® System Network. <sup>2</sup>Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information. Use of released Department of Defense imagery does not constitute product or organizational endorsement of any kind by the Department of Defense. © 2018 Navy Federal NFCU 5421-A (1-18)

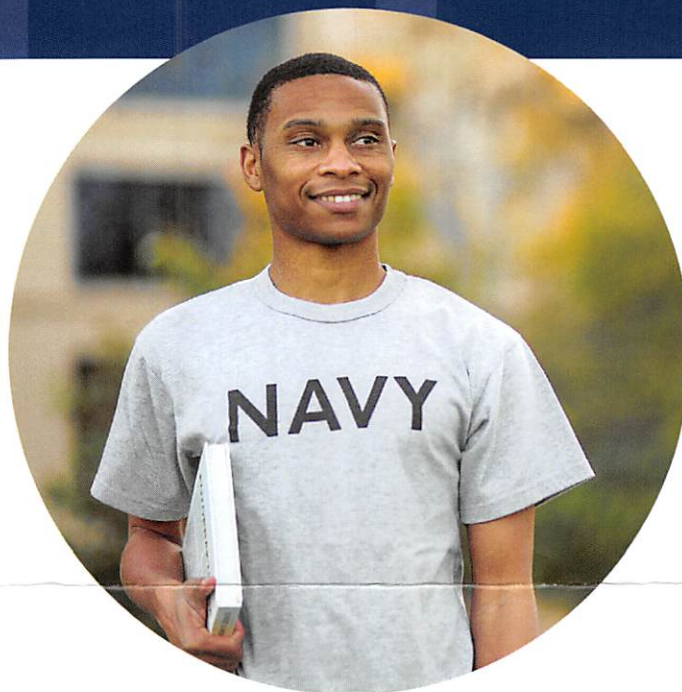
# Three Ways to Transfer Funds to Your Midshipman's Account



## Member-To-Member Transfer

Make member-to-member fund transfers by using our mobile app,\* visiting [navyfederal.org](https://navyfederal.org), or calling 888-842-6328. When you call, have both account numbers and/or your Social Security Number ready.

Not a member? Become one today online, at a branch or over the phone.



## Wire Transfer

To transfer funds into your Midshipman's account from another financial institution, the following information is needed:

- Name as it appears on the account
- Type of account
- Account number
- Address: Navy Federal Credit Union  
820 Follin Lane SE  
Merrifield, VA 22180
- ABA/Routing Number: 2560-7497-4

There is no fee to receive a wire, although other financial institutions may charge a fee to wire funds.

## Mail

Mail the check(s) or money order(s) you want deposited to:

Navy Federal Credit Union  
P.O. Box 3100  
Merrifield, VA 22119-3100

or

Navy Federal Credit Union  
101 Wilson Road  
Bancroft Hall, 3rd Wing  
Annapolis, MD 21402

Please include your Midshipman's account number.



[navyfederal.org](https://navyfederal.org)  
888.842.6328



Federally insured by NCUA. \*Message and data rates may apply. Visit [navyfederal.org](https://navyfederal.org) for more information. App Store™ is a service mark of Apple, Inc. Google Play™ is a trademark of Google, Inc. Amazon and all related logos are trademarks of Amazon.com, Inc. or its affiliates. Image used for representational purposes only; does not imply government endorsement. © 2018 Navy Federal NFCU 2654-NAD (1-18)

## SCHEDULE OF FEES AND CHARGES

1-888-842-6328

For toll-free numbers when  
overseas, visit [navyfederal.org](http://navyfederal.org).

Collect internationally  
1-703-255-8837

TDD for the hearing impaired  
1-888-869-5863

Online at [navyfederal.org](http://navyfederal.org)

Or visit a branch

### Checks, Checkbook Covers and Accessories

Pricing varies depending on style and quantity selected. Visit us online at [navyfederal.org](http://navyfederal.org) to see our product line and pricing.

### Checking Accounts

#### e-Checking

- > Monthly service fee ..... \$5.00  
(waived with Direct Deposit or 20 or more Visa® Debit Card transactions during the statement period)

#### Flagship Checking

- > Monthly service fee ..... \$10.00  
(if average daily balance is less than \$1,500.00 during the statement period)

### Miscellaneous Checking, Checking Protection and Money Market Savings Account Fees

- > Non-sufficient funds fee for checks and ACH Debit ..... \$29.00
- > Optional Overdraft Protection Service transaction ..... \$20.00
- > Stop payment for a single item ..... \$20.00  
For a series of items ..... \$25.00
- > Copy of, or information from, a paid or deposited item  
One request per month ..... No charge  
More than one (per copy) ..... \$1.00
- > Repeated checkbook balancing assistance (per 1/2 hour) ..... \$5.00
- > Payment of a Checking Line of Credit check that exceeds the approved credit limit ..... \$10.00

- > Money Market Savings Account excessive transactions (per item) ..... \$10.00
- > Bill Pay "Rush Delivery" (per transaction) ..... \$5.00

### Checking or Savings

- > Returned checks, deposited or cashed ..... \$15.00
- > Cashier's checks, more than two checks per day (per check) ..... \$5.00
- > Inactive Member fee assessed on savings accounts of members age 24 and over with less than \$50.00, no activity in 12 months and no other Navy Federal products (per quarter) ..... \$3.00
- > Dormant Checking Account fee assessed on checking accounts of members age 24 and over with a combined savings and checking balance less than \$50.00, no activity in 12 months and no other Navy Federal products (per quarter) ..... \$3.00
- > Account number re-assignments (more than once in the same calendar year) ..... \$25.00

### Adjustment to a CO-OP ATM

#### Check Deposit

- > For deposits made at CO-OP Network® ATMs, the ATM owner will impose a fee per item if an adjustment is processed due to one of the following discrepancies in the deposit: the currency appears to be counterfeit; the currency is foreign; the deposit contents do not equal the deposit amount in U.S. dollars as entered into the ATM; an item is unsigned by the maker; an item is dated more than six months prior to the date of deposit; the numerical and written amounts do not agree; the deposit is over \$1,000.00 and contains an obvious alteration ..... \$2.00

### Returned CO-OP ATM Check Deposit

- > For each adjustment initiated for deposit items processed and subsequently returned by the financial institution, the ATM owner will impose a fee per item at the time the adjustment is processed ..... \$6.00

(PLEASE PRINT)

FROM:



NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

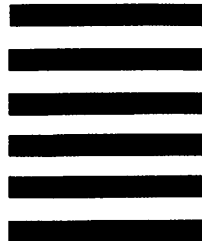
E-170 (5-13)

**BUSINESS REPLY MAIL**

FIRST-CLASS MAIL PERMIT NO. 3546 MERRIFIELD, VA

POSTAGE WILL BE PAID BY ADDRESSEE

NAVY FEDERAL CREDIT UNION  
US NAVAL ACADEMY BRANCH  
101 WILSON ROAD, SUITE 3  
ANNAPOLIS, MD 21402-9905



## Money Transfers

- > Bank wire transfer
  - Incoming ..... No charge
  - Outgoing—Domestic ..... \$14.00
  - Outgoing—International ..... \$25.00
- > Domestic and international cash transfer (maximum per order is \$10,000.00) ..... \$14.50
- > Western Union Quick Collect® ..... \$12.95

## Navy Federal Debit Card and CUCARD®

- > Replacement card ..... No charge
- > Fees for expedited delivery
  - Card and system-generated PIN ..... \$17.45
  - Card and self-selected PIN ..... \$11.50
  - Replacement card ..... \$11.50
  - PIN only ..... \$5.95

## GO Prepaid Card

- > Visa/PLUS® System ATM domestic and foreign cash withdrawal and balance inquiry ..... \$1.00 per transaction
- > Lost/stolen or replacement fee ..... \$5.00
- > Express delivery fee ..... \$5.00

## Visa Buxx Card

- > Inactive fee (after six consecutive months with no transactions, the card will be charged until the balance is depleted or the cardholder makes another transaction) ..... \$1.00 per month
- > Visa/PLUS System ATM domestic and foreign cash withdrawal and balance inquiry ..... \$1.00 per transaction
- > Lost/stolen or replacement fee ..... \$5.00
- > Express delivery fee ..... \$5.00

## Visa Gift Card

- > After 12 consecutive months of no activity, the card will be charged \$5.00 per month until the balance is depleted or the cardholder makes another purchase
- > Lost/stolen or replacement fee ..... \$5.00
- > Express delivery fee ..... \$5.00

## Miscellaneous Account Services

- > Address research/unclaimed shares fee (per quarter) ..... No charge

## Notary Public Service

- > Navy Federal-related document ... No charge
- > Non-Navy Federal document
  - First two per week ..... No charge

Each additional document, not to exceed the local jurisdiction fee maximum ..... \$5.00 per

Notary Public Service is applicable in all jurisdictions except California and Louisiana. In California, Notary Public Service is limited to Navy Federal-related documents only. Navy Federal does not offer Notary Public Service in Louisiana. Members in Louisiana need to seek the advice of an attorney. Due to the potential legal ramifications, Navy Federal does not notarize wills. Wills should be notarized by an attorney authorized to do so.

Current ATM and Point-of-Sale (POS) Fees Fees are subject to change.				
TRANSACTION TYPE	NAVY FEDERAL ATM	CO-OP NETWORK ATM	VISA/PLUS SYSTEM ATM	INTERLINK®/ MAESTRO®
Cash withdrawal	None	None	\$1.00	Not Applicable
Transfer	None	None	\$1.00	Not Applicable
Inquiry	None	None	\$1.00	Not Applicable
Purchase cash back	Not Applicable			Some merchants may impose a cash back fee.
Deposit	None	None	Not Applicable	Not Applicable
Rejected transactions <small>Result from account- related problems such as non-sufficient funds, request exceeds limit, etc.</small>	None	None	\$1.00	Not Applicable
Invalid PIN attempts	None	None	\$1.00	Not Applicable
Point-of-sale purchases	Not Applicable			Some merchants in some states may impose a surcharge.

**Reminders:**

- > Please ensure that you have sufficient funds in your account to cover the withdrawal and the fee.
- > All checks and cash deposits to non-Navy Federal ATMs are subject to a five-business-day hold beginning the date the check is posted.
- > Deposits can be made at Navy Federal-owned ATMs and CO-OP Network ATMs.
- > Loan payments can only be made at Navy Federal-owned ATMs.
- > You cannot transfer funds to another member's account, including family members, via the ATM.
- > Some financial institutions, for example in the Visa/PLUS System network, may charge you a convenience fee for using their ATMs.

**Navy Federal Debit Card/GO Prepaid Card/CUCARD/Visa Buxx Card**

International Transactions—ATM and POS	
<b>Single Currency</b> Transactions made in foreign/international countries and in U.S. dollars.	0.8% of the transaction
<b>Multi-Currency</b> Transactions made in foreign/international countries and in a foreign currency.	1% of the transaction



## **NOTICE REGARDING MAINTENANCE OF PRIVATE MEDICAL INSURANCE**

**We strongly recommend that you contact your local health insurance provider to discuss your and your parents' options for procuring and maintaining private medical insurance to ensure medical coverage in the rare case you become seriously ill or injured and are separated from the Naval Academy prior to graduation/commissioning. Please discuss this matter with your parents and contact your local health insurance provider to discuss options for coverage. Generally, such coverage is inexpensive (or can be maintained at no cost through parent's employer) and can prevent serious financial problems. In the highly unlikely event you develop or are discovered to have a disqualifying medical condition (e.g. epilepsy, diabetes mellitus, ulcerative colitis, serious injury) requiring separation from the Naval Academy, your ability to obtain health insurance at that time will be significantly compromised because you will then have a preexisting condition. Because Midshipmen only qualify for limited disability benefits, having private insurance will be even more important if a catastrophic injury or illness occurs. For this reason, if for no other, having private health insurance already in place will be a wise investment in securing future coverage for health care that might not be possible to obtain after a diagnosis has been made.**

It is imperative that you and your family understand the above. Please sign and have your parents/legal guardians sign acknowledging your understanding.

---

Candidate Signature

---

Date

---

Parent/Legal Guardian Signature

---

Parent/Legal Guardian Signature

**Note: 11 (a), (b) (c) and (d) are not included for candidates coming from the Naval Academy Preparatory School).**

### **11 (a) Record of Immunization Form**

Complete demographics on the “IMMUNIZATION RECORD FOR UNITED STATES NAVAL ACADEMY APPOINTEES.” Your physician or other licensed health care provider **MUST** complete the vaccination history. Please mail one copy and hand carry two copies of this form to the Induction Day Immunization Station. Please do not leave this paperwork in your bags. This form is very important to us as it will determine the immunizations you will receive on I-Day. Please ensure all of the **REQUIRED** immunizations as noted on that form are received. They must be documented in month, day and year format otherwise the record will not be accepted.

Vaccine information sheets are available at <http://www.cdc.gov/vaccines> electronically if you have questions on the vaccines. We request that you review the information about the vaccines directly on website. We do not plan on handing out vaccine information sheets to every student on I-Day. It is expected that you will review the vaccine information sheets prior to your arrival on I-day. We will be happy to discuss any questions that you have on I-day.

Any vaccines not given prior to I-Day will be given on that day at no cost to the student. Please note that one dose of Tdap is required. One dose of Menactra or Menveo vaccines is required after age 16. If your provider does not have those vaccines, please do not accept a substitute vaccination.

The Center for Disease Control has recommended Bexsero or Trumenba for MenB protection. It is a vaccine recommended for high risk patients and is allowed for use in college students. If you get the vaccination, we will continue the series at no cost to you at the USNA. We have decided to vaccinate all Plebes against MenB by using Bexsero. MenB vaccination (Bexsero or Trumenba) is required.

In addition to the required vaccines, we highly recommend the HPV vaccine to all males and females attending the Academy. We will start or continue the newest HPV9 vaccine for all men and women unless you specifically refuse on I-Day.

A documented **Mantoux Tuberculin Skin Test (PPD) or QuantiFERON®-TB Gold** must have been performed after Jan 1 of this year. Please ensure that the provider documents this reading in millimeters. If the reading is documented without millimeter read, you will be required to repeat. If you did the blood test for tuberculosis, please attach the results to this form (and bring 2 copies with you). If you have a positive test,

please bring copies or the evaluation done by your provider to include the x-ray report (if you still have one) to I-day. We will have a provider review that evaluation to ensure that it was appropriate and complete.

You **MUST** return this form to the address listed by **15 May (or within 2 weeks of receiving this package)**. In addition, you **MUST** bring **TWO** copies of the completed form (IMMUNIZATION RECORD FOR UNITED STATES NAVAL ACADEMY APPOINTEES) along with a completed “NHCA IMMUNIZATION GENERAL CONSENT (BMU and BHC)” with you when reporting to the Academy on I-Day. If a healthcare provider has any questions regarding immunizations, the provider can contact our immunization clinic at 410-293-1774. This phone number is for health care providers only. Parents and students should not be contacting the immunization clinic directly. In summary, the required forms for immunizations are:

- Immunization Record For United States Naval Academy Appointees (1 mailed, 2 copies for I Day)  
Please bring the TWO copies of the Immunization Record For United States Naval Academy Appointees and one copy of the NHCA Immunization General Consent with you to the Immunization Station on I Day. Do not leave in your bag. Your bags will be collected prior to the Immunization Station.
- NHCA IMMUNIZATION GENERAL CONSENT (BMU and BHC)
- If you had a positive PPD, please bring documentation of therapy and evaluation that was done.

**The Admissions Office and Midshipmen Personnel will not be able to help you in regards to immunization questions.**

**IMMUNIZATION RECORD FOR UNITED STATES NAVAL ACADEMY APPOINTEES**

Name	SSN	DOB	Phone	Your Age on I-Day	Date you turned 16
------	-----	-----	-------	-------------------	--------------------

The appointee consents to receiving the required immunizations for induction into the USNA. The appointee will bring TWO completed copies of this form along with any updates to this form on I-Day. Do not mail updates. **DO NOT LEAVE IN YOUR BAGS AT I-DAY.** Any vaccines not verified on I-day will be given. Vaccine information sheets are available at <http://www.cdc.gov/vaccines> electronically if you have questions on the vaccines.

Appointee Signature \_\_\_\_\_

**\*\*\*\*REQUIRED IMMUNIZATIONS: Modifications in requirements can be made based on DOD guidance, CDC guidance and mission needs.\*\*\*\***

1. **Polio (Poliomyelitis)** - At least 3 doses are required to complete the series. Adult IPV booster is required for cadets age 17 or older.
  2. **Tdap is REQUIRED!!** DTP, DT, Td - Childhood completion or catch up required per ACIP recommendations.
  3. **MMR & Varicella** - At least 2 doses of each are required. Proof of immunity will be done on I-Day. Do not send proof of immunity.
  4. **Hepatitis A & B** - REQUIRED. NOTE: Indicate if Twinrix, a combination vaccine, was used for HAV and HBV immunizations.
  5. **Menactra or MENVEO-REQUIRED.** Menomune will not meet this requirement. One dose of Menactra or Menveo is required after patient turns 16 years.
  6. Bexsero OR Trumenba for MenB will be required.
  7. **HPV-** for men and women is highly recommended. We will offer and/or continue vaccine series at I-Day. HPV9 is the preferred vaccination.
- If a provider is uncomfortable with the above guidance, the required vaccines will be administered on I-Day at no cost to the Midshipmen.

**\*\*\* THIS SECTION TO BE COMPLETED BY PATIENT'S HEALTH CARE PROVIDER\*\*\*NO ATTACHMENTS ACCEPTED - Fill out this form. (PRINT)\*\*\***

<b>Tuberculin Skin Test (PPD)</b> Provide documentation of a PPD skin test or QuantiFERON®-TB Gold after Jan 1 of this year. If the applicant has a history of a reactive PPD test, documentation of the medical evaluation to include chest x-ray results and medication prophylaxis must be provided at I-Day.	Date of PPD _____ PPD Reaction READING in mm _____ mm (Record in <u>MILLIMETERS ONLY</u> - not "negative" or "positive") QuantiFERON®-TB Gold results can be attached to this paperwork.
--	--

Polio Mo/Day/Yr	DTP/DTaP Mo/Day/Yr	Td Mo/Day/Yr	Gardasil (HPV4) Mo/Day/Yr	Menactra Mo/Day/Yr	Bexsero Mo/Day/Yr	Hepatitis B Mo/Day/Yr	Hepatitis A Mo/Day/Yr
1	1	1	1	1	1	1	1
2	2	2	2	2	2	2	2
3	3	3	3	Menveo Mo/Day/Yr		3	
4	4	Tdap Mo/Day/Yr	HPV9 Mo/Day/Yr	1	Trumenba Mo/Day/Yr	Twinrix Mo/Day/Yr	Cervarix Mo/Day/Yr
5	5	1	1	2	1	1	1
MMR Mo/Day/Yr	Varicella Mo/Day/Yr	2	2	Menomune Mo/Day/Yr	2	2	2
1	1	3	3	1	3	3	3
2	2						

Name \_\_\_\_\_ Telephone \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_

This form must be completed and signed by an MD, DO, PA, CNP, or RN. Healthcare Providers may call (410)293-1774 for any questions.

**Mail to: Medical Records, Naval Health Clinic, 695 Kinkaid Rd, Annapolis, MD 21402. Do not FAX. Due NLT 15 May. Mail one copy and have appointee bring TWO copies of this form to I-Day along with any updates. **DO NOT LEAVE IN YOUR BAGS!****

**\*\*\*NAVAL ACADEMIC IMMUNIZATIONS STAFF ONLY: IDAY REQUIREMENTS\*\*\*NAVAL ACADEMIC IMMUNIZATIONS STAFF ONLY: IDAY REQUIREMENTS\*\*\*REQUIREMENTS\*\*\***

Prev Med for +PPD	PPD after Jan 1	POLIO Adult dose after Age 17 required	TDAP One dose required	HPV 2 <sup>nd</sup> dose 1 month later, 3 <sup>rd</sup> dose 6 mon after 1 <sup>st</sup>  Below 15 years 2 doses 6 months apart	MENVEO (One dose of Menveo or Menactra required after age 16) FOR NAPS or Prior service- dose must be in last 5 years	Bexsero (2 <sup>nd</sup> dose at least 1 month later)  Trumenba 2 <sup>nd</sup> dose 6 months later (otherwise 3 doses required)	HEP A PEDS 1- 18YRS  (second dose 6 months later)	HEP A ADULT 19 & UP  (second dose 6 months later)	HEP B PEDS 0-19YRS  2 <sup>nd</sup> dose 1 month later, 3 <sup>rd</sup> dose 6 mon after 1 <sup>st</sup>	HEP B ADULT 20 & UP  2 <sup>nd</sup> dose 1 month later, 3 <sup>rd</sup> dose 6 mon after 1 <sup>st</sup>	TWINRIX 18 & UP  2 <sup>nd</sup> dose 1 month later, 3 <sup>rd</sup> dose 6 mon after 1 <sup>st</sup>	N O N E
-------------------------	-----------------------	---	------------------------------	--	---	---	---	---	--	---	--	------------------

Staff review prior to I-Day Initial \_\_\_\_\_ Front Table Review Initial \_\_\_\_\_ Final I-Day Review Signature \_\_\_\_\_ Updated in AHLTA ☐

# PATIENT REGISTRATION FORM

Please fill out "BOLD" highlighted areas in black ink

## Registration Eligibility Data

Patient: \_\_\_\_\_  
Last name First Name MI  
SSN: 20/ \_\_\_\_\_ Branch of Service: USN Active Duty? Y  
Date of Birth: \_\_\_\_\_ Duty Station: USNA / N00161  
Duty Address: 695 KINKAID ROAD ANNAPOLIS MD 21402  
Number Street City State Zip  
Duty Phone: 3-1249 Rank: MIDN 4/C

## Patient Data

Patient Sex: M F Patient DOB: \_\_\_\_\_ Patient FMP: 20  
(FMP is explained on back)  
Record Location: BHC BANCROFT Religion: \_\_\_\_\_  
Race: (circle one) Asian-pacific Islander / Black / Other / Unknown / western Hemisphere Indians / White  
Ethnic Origin: (circle one) Filipino / Hispanic / Other / Other Asian-Pacific Islander / South East Asian / Unknown  
Home Address: \_\_\_\_\_  
Number Street City State Zip  
Primary Phone/Cell: \_\_\_\_\_  
Allergies? Y N If Y please list them:  
\_\_\_\_\_

## Emergency Data

In case of Emergency, Contact: \_\_\_\_\_ Phone #: \_\_\_\_\_  
Address: \_\_\_\_\_  
Number Street City State Zip  
Primary Next of Kin: \_\_\_\_\_ Relationship: \_\_\_\_\_  
Address: \_\_\_\_\_  
Number Street City State Zip  
Phone #: \_\_\_\_\_

**Do you have any insurance, other than Tri-Care?**

**If Yes, please list name of company and the policy number** \_\_\_\_\_

I certify that the above information is true to the best of my knowledge. Falsification of information is covered by 18 U.S. Code, section 1001 which provides for a maximum fine of \$10,000 or imprisonment of five years, or both. I hereby authorize and request that the proceeds on any and all benefits be paid directly to the facility of the uniformed service for hospitalization or outpatient services provided m and/or my dependents.

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**FMP is the Family Member Prefix:**

The **FMP** is used to signify the relationship between a patient and sponsor.

For Example:

- 20—Active Duty or Retiree
- 30—Sponsor first spouse
- 31—Sponsor second spouse
- 01—First born child
- 02—Second born child

**OFFICE USE ONLY**

**CHCS:** \_\_\_\_\_ **LABEL MADE:** \_\_\_\_\_ **RECORD MADE:** \_\_\_\_\_

This document may contain information covered under the Privacy Act, 5 USC 552(a), and/or the Health Insurance Portability and Accountability Act (PL104-191) and its various implementing regulations and must be protected in accordance with those provisions. Healthcare information is personal and sensitive and must be treated accordingly. If this correspondence contains healthcare information it is being provided to you after appropriate authorization from the patient or under circumstances that don't require patient authorization. You, the recipient, are obligated to maintain it in a safe, secure and confidential manner. Redisclosure without additional patient consent or as permitted by law is prohibited.

Unauthorized redisclosure or failure to maintain confidentiality subjects you to application of appropriate sanction. If you have received this correspondence in error, please notify the sender and once and destroy any copies you have made.

# USNA Candidate Spectacle Prescription Form

(Required for all candidates who wear glasses or contact lenses, including NAPS candidates and enlisted personnel)

## Candidate Information (complete all sections):

Name (Last, First MI):	
Social Security Number (required):        -        -	
Sex: Male    Female	Phone #:

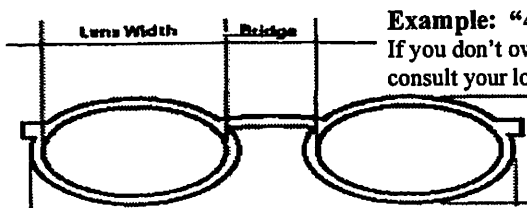
## Glasses Prescription (To be completed by a licensed eye care professional):

Pupil Distance: (OU)		mm		Eye care professional's signature & stamp:		
	SPH	CYL	AXIS			PRISM
OD:						
OS:						

## Glasses Frame Size

Lens and bridge width (in millimeters)

-
---



Example: "48-22"

If you don't own glasses or need assistance consult your local eye care provider.

## Instructions:

1. Only candidates that wear glasses or contact lenses should complete this form.
2. Fill out the form completely (including FULL social security number). Have your local eye care provider complete the "Glasses Prescription" section.
3. Return this form no later than 1 June by either fax or e-mail:
  - o Fax to: 410-293-1131 (no cover sheets or other forms)
  - or
  - o Scan and email to: [USN.NHCA-Glasses@mail.mil](mailto:USN.NHCA-Glasses@mail.mil)  
(In the email subject line, please type: "Plebe Summer Glasses Order")
4. For questions about this form, contact the USNA Optometry Dept. at 410-293-3617.

## Important information for contact lens wearers:

- Do not wear contact lenses on I-day.
- You cannot wear contact lenses or civilian glasses at all during Plebe Summer.
- This form will be used to issue military training spectacles for use during Plebe Summer. After Plebe Summer is over you can resume wearing contact lenses and/or civilian glasses.
- Bring your current contact lens prescription (or boxes) and a supply of contact lenses for use AFTER Plebe Summer. We do not provide contact lenses for you.

(MAR 2018)



DEPARTMENT OF THE NAVY  
OFFICE OF THE COMMANDANT  
UNITED STATES NAVAL ACADEMY  
LEADERSHIP EDUCATION & DEVELOPMENT DIVISION  
PROTOCOL & ETIQUETTE DEPARTMENT  
101 BUCHANAN ROAD  
ANNAPOLIS, MD 21402

January 15, 2018

## SOCIAL MEDIA PROFILE ETIQUETTE INFORMATION

Admiral John M. Richardson, current Chief of Naval Operations and a 1982 graduate of the United States Naval Academy, has communicated to the fleet his expectations for the behavior of personnel in the workplace and online. His message, that maintaining our combat advantage requires members of the Navy team to respect one another, makes clear the responsibility you are assuming as you enter the Naval Academy. He specifically addresses how online misbehavior including bullying, hazing, harassment, stalking, discrimination, and retaliation, reduces our capabilities and weakens our ability to fight. He calls on each officer and sailor to stop these behaviors anywhere they are found, and he makes it clear that a service member's conduct, even online, affects our fighting forces.

As a midshipman candidate and future officer in the Naval Services, you will be expected to follow the highest ideals of our Core Values of Honor, Courage, and Commitment, as well as, to adhere to the highest standards of moral and ethical character in everything you do. You will be representing The United States Naval Academy and The United States Navy.

Upon reporting for induction, all electronic devices will be taken away with no access to them or the internet during the six (6) week period of Plebe Summer. They will be returned after Plebe Summer. In preparation, you are advised to take the following steps prior to reporting:

- Remove inappropriate photos, posts, tweets, videos, etc.
- "Unfriend" people as necessary.
- Remember You are Accountable for what you say and do Online, as much as, in "real life."
- Be aware of who you like and who you are following; it portrays you.
- Be aware of who is really "friending you."
- Consider the level of security provided by the social media sites, gaming sites, chat rooms, blogs, forums, and any other sites you visit.
- Be Aware of your privacy settings.

### The Uniform Code of Military Justice (UCMJ) applies on the internet just like anywhere else.

- The UCMJ and Navy Regulations specifically prohibit a wide variety of inappropriate behavior which may not be illegal for civilians. This applies to anything you say (write/post/share on the internet ), even when you are NOT making it in an official Navy capacity.
- This applies to any content you post on social networking sites, blogs, forums, photo and video-sharing sites, and other people's sites. Content includes, but is not limited to, personal comments, photographs, videos, graphics, and names.

I, \_\_\_\_\_, have read and understand the above information regarding my social media profile and usage.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Name ( Last Name, First Name)

# MIDSHIPMAN PUBLICITY BACKGROUND RECORD

*Please Print*

NAME (LAST)	(FIRST)	(MIDDLE)	SEX	COMPANY	USNA CLASS YEAR	PUBLICITY DESIRED Yes or No (circle one)
-------------	---------	----------	-----	---------	-----------------	---

HOMETOWN (City)	(STATE)	(ZIP)
-----------------	---------	-------

DATE OF BIRTH	PRIOR MILITARY SERVICE? Yes ____ No ____ If yes, list military branch and rate/rank	RACE
---------------	--	------

FATHER'S NAME	ARMED FORCES AFFILIATION, RATE & RANK (OR NONE)	USNA GRAD? IF YES, WHAT YEAR?
---------------	---	-------------------------------

MOTHER'S NAME	ARMED FORCES AFFILIATION, RATE & RANK (OR NONE)	USNA GRAD? IF YES, WHAT YEAR?
---------------	---	-------------------------------

DO YOU HAVE SIBLINGS OR STEPSIBLINGS WHO HAVE ATTENDED USNA? Yes/No LIST NAMES AND YEARS:

DO YOU HAVE SIBLINGS OR STEPSIBLINGS IN THE MILITARY? Yes/No LIST AFFILIATION AND RATE/RANK:

TYPE OF APPOINTMENT TO USNA	By Whom?	DISTRICT STATE
-----------------------------	----------	----------------

PREP SCHOOL OR COLLEGE ATTENDED (NAME)	(STATE)	(ZIP)	PERIOD OF ATTENDANCE	DEGREE
--	---------	-------	----------------------	--------

HIGH SCHOOL FROM WHICH YOU GRADUATED (NAME)	(STATE)	(ZIP)	YEAR
---	---------	-------	------

WERE YOU RECRUITED FOR USNA FOR A VARSITY SPORT? IF YES, LIST:

## USNA PAO NEWS / PHOTO RELEASE

### Privacy Act Statement

**Authority:** 5 USC 301, 10 USC 5031. **Purpose:** to provide biographical/identification information for PAO preparation of news stories and photograph captions. **Use:** information may be released to the media in news stories or photography captions concerning you and/or the USNA. Disclosure of this information is entirely voluntary. Failure to provide requested information may preclude any release of news stories or photography captions about you.

Signature: \_\_\_\_\_

## Midshipman Publicity Forms Instructions

### Midshipman Publicity Background Record (USNA PYA 5720/3)

MIDSHIPMAN PUBLICITY BACKGROUND RECORD					<i>Please Print</i>	
NAME (LAST)		(FIRST)		(MIDDLE)		SEX
HOMETOWN (CITY)		(STATE)		(ZIP)		COMPANY
DATE OF BIRTH		PRIOR MILITARY SERVICE? Yes <input type="checkbox"/> No <input type="checkbox"/> <small>If yes, list military branch and rating/rank</small>				USNA CLASS YEAR
FATHER'S NAME		ARMED FORCES AFFILIATION, RATE & RANK (OR NONE)		USNA GRAD? IF YES, WHAT YEAR?		PUBLICITY DESIRED Yes or No (circle one)
MOTHER'S NAME		ARMED FORCES AFFILIATION, RATE & RANK (OR NONE)		USNA GRAD? IF YES, WHAT YEAR?		RACE
DO YOU HAVE SIBLINGS OR STEPSIBLINGS WHO HAVE ATTENDED USNA? YES NO LIST NAMES AND YEARS:						
DO YOU HAVE SIBLINGS OR STEPSIBLINGS IN THE MILITARY? YES NO LIST AFFILIATION AND RATE RANK:						
TYPE OF APPOINTMENT TO USNA			BY WHOM?			DISTRICT STATE
PREP SCHOOL OR COLLEGE ATTENDED (NAME)		(STATE)		(ZIP)		PERIOD OF ATTENDANCE
HIGH SCHOOL FROM WHICH YOU GRADUATED (NAME)		(STATE)		(ZIP)		DEGREE
WERE YOU RECRUITED FOR USNA FOR A VARSITY SPORT? IF YES, LIST						
USNA PAO NEWS / PHOTO RELEASE						
<small>Privacy Act Statement            Authority: 5 USC 301, 10 USC 5031 Purpose: to provide biographical identification information for PAO preparation of news stories and photograph captions. Use: information may be released to the media in news stories or photograph captions concerning you and/or the USNA. Disclosure of this information is entirely voluntary. Failure to provide requested information may preclude any release of news stories or photograph captions about you.</small>						
Signature: _____						

USNA PYA 5720/3 (Rev. 1-13)

This form is kept on record in the Public Affairs Office and may be used for biographical information about you when we prepare announcements, news stories, photograph captions or respond to media queries. Disclosure of this information is entirely voluntary and will help the Public Affairs Office to publicly release information about your accomplishments at the Naval Academy.

Please fill the form out in its entirety, sign it at the bottom, and include it in your return package to the Admissions Office.

Due date: Preferably before I-Day

Note: In case your envelope is misplaced, the address to send the publicity card is: USNA Public Affairs, 121 Blake Rd., Annapolis, MD 21042

### Fill-in-the-blank News Release and Instructions found on [www.usna.edu/PlebeSummer/](http://www.usna.edu/PlebeSummer/)

An optional fill-in-the-blank news release can be found on the Plebe Summer website along with a separate instruction form on how to fill out the release. This release is used to notify your local news outlets of your induction into the Naval Academy. Disclosure of this information is entirely voluntary. Upon completion of this form, send to your local newspapers as desired. This form does **not** need to be returned to the Naval Academy.

## HONOR AT THE UNITED STATES NAVAL ACADEMY

Candidates of the Class of 2022,

Below, you will find the Honor Concept of the Brigade of Midshipmen. Beginning on Induction Day, you will be held to each of its principles and therefore, it is imperative that you arrive with an understanding of each. With this in mind, you are directed to read the Honor Concept and—once finished reading—sign this document. This acknowledges that you understand your responsibilities with respect to honorable conduct at the Naval Academy. Return the signed document in the manila envelope.

### HONOR CONCEPT

Midshipmen are persons of integrity: They stand for that which is right.  
They tell the truth and ensure that the truth is known.

**They do not lie.**

They embrace fairness in all actions. They ensure that work submitted as their own is their own, and that assistance received from any source is authorized and properly documented.

**They do not cheat.**

They respect the property of others and ensure that others are able to benefit from the use of their own property.

**They do not steal.**

“I acknowledge by my signature that I have read the above and understand that violations of the Honor Concept are not tolerated at the United States Naval Academy.”

---

Midshipman-Candidate, Class of 2022  
United States Naval Academy



DEPARTMENT OF THE NAVY  
OFFICE OF THE COMMANDANT OF MIDSHIPMEN  
UNITED STATES NAVAL ACADEMY  
101 BUCHANAN ROAD  
ANNAPOLIS MARYLAND 21402-5107

March 1, 2018

Dear Midshipman Candidates of the Class of 2022 and Parents,

The Plebe Sponsor Program provides members of the U.S. Naval Academy's entering class an opportunity to develop and benefit from informal exchanges with civilian and military members in Annapolis and its adjacent communities. This program provides midshipmen with a home away from home during their first year at the Academy. Plebes typically visit with their sponsors on Saturdays when they have liberty.

To encourage a give-and-take relationship, plebes may invite sponsors to sporting events and other activities at the Academy throughout the year. There is also an annual Plebe Sponsor Appreciation Weekend, typically in early winter, which allows the midshipmen to show their appreciation to their sponsors.

The degree and length of involvement between sponsors and midshipmen is determined strictly by the relationship developed. In many cases the plebe-sponsor involvement leads to a friendship that lasts long after a midshipman has graduated. The matching process, to the extent possible, is based on the plebe's preferences as recorded on the Plebe Questionnaire. In the questionnaire, plebes may request a specific sponsor by listing the individual's name, address, telephone number and/or email. The sponsor must meet all eligibility criteria and must also request the plebe on a sponsor application.

Active duty and retired military (E-6 and above or O-3 and above) and civilians will be considered for assignment as sponsors. All sponsors must be over the age of 28. Sponsors must live within the Baltimore, Washington, Annapolis metropolitan area and agree to attend a mandatory briefing that is held during the summer. All sponsors will undergo a thorough background check. If you have a friend or family member who meets the eligibility criteria and would to be your sponsor, please have them contact the Plebe Sponsor Coordinator with their name and address at [sponsor@usna.edu](mailto:sponsor@usna.edu). Applications must be filled out and returned no later than June 27, 2018. This deadline must be met in order to match plebes with their sponsors. Those who do not have a specific by-name request for a sponsor family will be matched based on interests and preferences.

Plebes and their families should find this first year at the Academy exciting. Please direct questions about the Plebe Sponsor Program to the Plebe Sponsor Coordinator at [sponsor@usna.edu](mailto:sponsor@usna.edu).

A handwritten signature in black ink, appearing to read "R. B. Chadwick", is positioned above the printed name.

R. B. CHADWICK  
Captain, U.S. Navy  
Commandant of Midshipmen

# CERTIFICATION OF ATHLETIC ELIGIBILITY NAVAL ACADEMY ATHLETIC ASSOCIATION

Class Year 20\_\_\_\_\_

From: Midshipman: \_\_\_\_\_  
Print-Last Name First Name Middle Name

The following is the correct information concerning my educational background and intercollegiate athletic participation prior to my entrance into the US Naval Academy.

1. High School: I graduated from \_\_\_\_\_ on \_\_\_\_\_  
(Mo)/(Yr)

2. Prep School: I attended \_\_\_\_\_ dates \_\_\_\_\_ to \_\_\_\_\_  
(Mo)/(Yr) (Mo)/(Yr)

3. Junior College: Name \_\_\_\_\_ dates \_\_\_\_\_ to \_\_\_\_\_  
(Mo)/(Yr) (Mo)/(Yr)

Total Credits \_\_\_\_\_ Sport \_\_\_\_\_ Years Completed: 0 1 2 3 4

4. 4-Year College: Name \_\_\_\_\_ dates \_\_\_\_\_ to \_\_\_\_\_  
(Mo)/(Yr) (Mo)/(Yr)

Total Credits \_\_\_\_\_ Sport \_\_\_\_\_ Years Completed: 0 1 2 3 4

**\*PRINT LEGIBLY\***

**DO NOT MAIL THIS CARD, BRING TO I-DAY**

COMPLETE BOTH SIDES

5. Prior Military Service? Yes \_\_\_\_\_ No \_\_\_\_\_

Prior ACTIVE Military Service From: \_\_\_\_\_ to \_\_\_\_\_ USN USA USAF USMC USCG  
(Mo)/(Yr) (Mo)/(Yr) (Circle appropriate branch)

6. I am interested in coming out for a sport? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, what sport(s)? \_\_\_\_\_

I give my consent to disclose only to authorized representatives of this institution, its athletic conference (if any) and the NCAA, any documents or information pertaining to my NCAA eligibility. Further, I understand that under the Privacy Act, information contained in the MIDS system is an official system of records and may not be disclosed without my consent. Understanding this, I consent to the disclosure of such information to the Naval Academy Athletic Association. I also affirm that statements listed herein are true and accurate.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# MEDICAL RECORD - SUPPLEMENTAL MEDICAL DATA

For use of this form, see requiring document. Form is not valid without Requiring Document, Issuance Date, Local Form Number, and Edition Date.

REQUIRING DOCUMENT (Title and Number)		ISSUANCE DATE	
LOCAL FORM TITLE			
NHCA IMMUNIZATION GENERAL CONSENT (BMU and BHC)			
Name (last, first):	Sponsor's Full SSN or Patient's DOD ID:	Status: (Please circle all that apply) MID/ Active Duty/ Dependent/ Retired/ CIV Healthcare/ Occupational Health CIV	
Date:	DOB:	Records Maintained at:	Age:
Please answer the questions for the person being immunized. This form should be completed by the patient or legal guardian (if under age 18). By completing this form you acknowledge the following: Vaccine Information Sheets were available for review and that you understand the risks and benefits of the vaccine. You will wait in the clinic for 15 minutes to monitor for any signs of adverse reactions. A copy of vaccine record was provided on request. Pregnancy for women should be avoided for 30 days if a live vaccine is given.			
1. At this time, are you moderately to severely ill?	NO	YES	
2. Have you ever had a serious reaction to a previous immunization requiring medical care?	NO	YES	
3. Have you ever had Guillain-Barre Syndrome (a severe paralytic illness, also called GBS)?	NO	YES	
4. Do you or a family member have a history of seizures or other brain disorder?	NO	YES	
5. Do you have any allergies to medications, foods, vaccine components, or latex? Please list if YES	NO	YES	
6. Have you ever had a positive tuberculosis test (also known as PPD) or been treated for tuberculosis?	NO	YES	
7. Are you currently pregnant or planning to become pregnant within the next 30 days?	N/A NO	YES	
8. Do you have heart disease, kidney disease, metabolic disease (e.g., diabetes), anemia, or other blood disorder or any other chronic health conditions?	NO	YES	
9. Do you have a history of wheezing, reactive airway disease, asthma, or lung disease?	NO	YES	
10. Do you have a weakened immune system because of HIV or another disease that affects the immune system, long term high dose steroid treatments, or cancer treatment with radiation or drugs?	NO	YES	
11. Do you take any blood thinners like aspirin, Coumadin or have any bleeding problems?	NO	YES	
12. Are you in close contact with severely immune-compromised individuals who must be in a protective environment (such as transplant recipients, cancer, HIV)?	NO	YES	
13. Have you received had any blood transfusions, plasma transfusions, or immune globulin in past year?	NO	YES	
14. Have you received any vaccines within the past 30 days? Please list if YES	NO	YES	
Medication Reconciliation (Please list all the medications you are currently taking):		<input type="checkbox"/> Check if NONE	
Immunization Staff Use Only			
Patient has no contraindications to the vaccines being given today. The VIS was available in the clinic for review. Vaccines documented in AHLTA.	YES	NO	SEE AHLTA FOR VACCINE DOCUMENTATION IF AHLTA IS NOT WORKING THE VACCINES GIVEN ARE LISTED:
Patient's medications were reconciled prior to receiving the vaccine(s).	YES	NO	
All yes answers were reviewed with nurse, providers, or are deemed appropriate by standing orders/ contraindication list.	YES	NO	
Additional Comments			
VACCINATOR'S NAME:	VACCINATOR'S SIGNATURE		DATE
PATIENT'S IDENTIFICATION: (For typed or written entries, give: Name - last, first, middle; SSN; Sex; Date of Birth; Rank/Grade.)  PLEASE SEE ABOVE FOR PATIENT IDENTIFICATION INFORMATION.  Office use if needed- <input type="checkbox"/> AHLTA <input type="checkbox"/> CHCS <input type="checkbox"/> Medical Record	HOSPITAL OR MEDICAL FACILITY NHC Annapolis- Brigade Medical Unit /Branch Health Clinics		STATUS As noted above
	DEPARTMENT / SERVICE Immunizations		RECORDS MAINTAINED AT
	SPONSOR'S NAME n/a		SSN As noted above
	RELATIONSHIP TO SPONSOR n/a		

**AUTHORITY:** 10 USC 504, 505, 507, 532, 978, 1201, 1202, and 4346; and E.O. 9397.

**PRINCIPAL PURPOSE:** To obtain supplemental medical data for use in immunization general consent.

**ROUTINE USES:** Use and disclosure of your records outside of DoD may occur in accordance with 5 U.S.C. 552a(b) of the Privacy Act of 1974, as amended, which incorporates the DoD Blanket Routine Uses published at: [http://dpclo.defense.gov/privacy/SORNs/blanket\\_routine\\_uses.html](http://dpclo.defense.gov/privacy/SORNs/blanket_routine_uses.html). Any protected health information (PHI) in your records may be used and disclosed generally as permitted by the HIPAA Privacy Rule (45 CFR Parts 160 and 164), as implemented within DoD by DoD 6025.18-R. Permitted uses and disclosures of PHI include, but are not limited to: treatment, payment, and healthcare operations.

**DISCLOSURE:** Voluntary; however, failure to provide the information may result in delay of healthcare.



## ADVANCE FOR CLOTHING AND EQUIPMENT (ACE) LOAN INFORMATION CLASS OF 2022



**1. Advance for Clothing and Equipment (ACE) Loan:** The ACE loan is an *interest free* government loan established by Congress to provide funding for mandatory clothing and equipment costs incurred by Midshipmen. This loan is similar to “advance pay,” in that it is interest free and in no way affects the credit of the Midshipman. The loan is \$8,500 for the class of 2022 and the amount is automatically credited to each Midshipman’s pay account once their pay account has been established.

Beginning in October of each Midshipman’s plebe year, the repayment of the ACE Loan begins with monthly deductions from their “Held Pay” accounts. This will *NOT* affect the monthly stipend each Midshipman is paid. *All Midshipmen are on an automatic schedule to pay back the entire \$8,500 balance before September of their 1/C year.*

If a Midshipman separates before graduation, any credits from their pay account are applied to the outstanding ACE loan balance. If an ACE loan balance remains it is waived per 10 USC Sec. 6960. While the separated Midshipmen are no longer responsible for paying the remaining balance, *they will be responsible for paying taxes on that balance.*

**2. Use of Scholarships/529 Plans:** The Naval Academy can accept UP TO \$17,500.00 in financial support. Funds will first be applied to the ACE Loan balance and then be placed in the member’s “Held Pay” to fund any other clothing/equipment issue expenses accrued during a Midshipman’s tenure. Any limitations on the use of scholarship monies should be verified with the awarding organization. USNA cannot accept money intended to pay for tuition and/or lodging only. Authorized funds include personal checks, public and private scholarships, and college savings plans such as state 529 plans. Scholarship checks should be made payable to the US Treasury and should include the **Midshipman’s name, alpha number, and social security number** as well as a letter stating the intended application. Scholarship checks and letters should be mailed to:

United States Naval Academy  
Midshipmen Disbursing Office  
101 Buchanan Road Room 4002  
Annapolis, MD 21402

**DO NOT SEND ANY CHECKS PRIOR TO THE START OF THE ACADEMIC YEAR.  
PLEBE PAY ACCOUNTS HAVE NOT BEEN ESTABLISHED AND FUNDS WILL BE  
RETURNED TO SENDER.**

**3. MIDSHIPMEN PAY ACCOUNTS:** It is the responsibility of each Midshipman to monitor their pay account by reviewing their monthly Leave and Earnings Statement (LES). LESs can be accessed through the MYPAY page at <https://mypay.dfas.mil/mypay.aspx>.

**4.** All of this information and more can be found in the Academic Year 2018-2019 Budget Book. A link is provided on the Plebe Summer webpage as well as the USNA Intranet. Please direct further questions to the Midshipmen Disbursing Office at (410) 293-3307.



DEPARTMENT OF THE NAVY  
OFFICE OF THE COMMANDANT OF MIDSHIPMEN  
UNITED STATES NAVAL ACADEMY  
101 BUCHANAN ROAD  
ANNAPOLIS MARYLAND 21402-5107

March 1, 2018

Dear Midshipman Candidates of the Class of 2022 and Parents,

I am writing this letter to provide information regarding the Navy and the U.S. Naval Academy's policies regarding alcohol and drug abuse. For most, this information merely reinforces standards that have already been taught in the home. However, I also recognize that our midshipmen and soon to be inducted midshipmen are not immune from societal influences.

The Navy's policy regarding drug abuse is one of "zero tolerance." Drug abuse is defined as the wrongful use or possession of a controlled substance and includes but is not limited to the use or possession of substance such as marijuana, opioids, LSD, cocaine, amphetamines, and "ecstasy." The Navy's policy also prohibits unauthorized use of prescription medication, controlled substance analogues (e.g., spice, mephedrone), natural substances (e.g., fungi, excretions), chemicals (inhalants), and steroids with the intent to induce intoxication, excitement, or stupefaction of the central nervous system. It is mandatory that midshipmen who abuse drugs be processed for discharge from the Naval Academy. Consistent with the Navy practice, the Naval Academy routinely conducts random urinalysis testing to detect illegal drug use. Each member of the Class of 2022 will be tested upon reporting to the Naval Academy for induction. It is important to note that while some states have legalized the recreational use of marijuana, Naval Academy Midshipmen fall under federal law and remain subject to criminal prosecution under Article 112a of the Uniform Code of Military Justice (UCMJ) for marijuana use, possession, or distribution are subject to separation from the Naval Academy even if such activities occur in states where they would otherwise be legal.

The Navy's policy regarding alcohol is one of "responsible use." Through formal training, peer education and special events, the Naval Academy strives to deglamorize the use of alcohol. The responsible use of alcohol, however, is permitted within the bounds of applicable law and Naval Academy policy. The legal drinking age at the Naval Academy and in the surrounding area is 21. Additionally, per Naval Academy policy, Midshipmen are not permitted to consume alcohol during their first year of training at the Naval Academy regardless of their age. Alcohol abuse, including underage drinking, may lead to discharge from the Naval Academy.

I encourage parents and relatives to continue to take an active role in the lives of our young people who are appointed as midshipmen. The Naval Academy has very high personal conduct standards and we dedicate significant resources to discourage alcohol and drug abuse by reinforcing a culture of education, responsibility, and accountability. As part of our Naval Academy family, we all share a common goal of developing these fine young men and women into our nation's future leaders.

A handwritten signature in black ink, appearing to read "R. B. Chadwick", is written over a horizontal line.

R. B. CHADWICK  
Captain, U.S. Navy  
Commandant of Midshipmen

Navy Federal®  
Naval Academy Membership Application

A. Your Information					
Name: First		MI	Last	Suffix	Date of Birth (MM/DD/YY)
Current Home Address: Street Cannot Be a Post Office Box		City	State	Zip Code	Social Security No. (SSN) or ITIN
Email Address (Required for Mobile and Online Banking)			Cell Phone No.*		Home or Other Contact No.
Driver's License or Government-issued ID No.		State	Issue Date (MM/DD/YY)		Exp. Date (MM/DD/YY)

\*If you provide a cell phone number, Navy Federal has your permission to place automated non-marketing calls and text messages to that number. Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information.

B. Products and Services (You'll receive the products and services checked unless you indicate otherwise.)	
<input checked="" type="checkbox"/> Savings/Membership account (Required)	<input type="checkbox"/> I want to apply for a Checking Line of Credit (CLOC)– Minimum \$500. (Subject to credit approval)
<input checked="" type="checkbox"/> Active Duty Checking® account (Navy Federal Debit Card included)	
<input type="checkbox"/> I do not want a Navy Federal checking account.	
<input checked="" type="checkbox"/> Navy Federal Mobile and Online Banking	
<input type="checkbox"/> I do not want Navy Federal Mobile and Online Banking	

C. Required Signatures and Tax Certification	
By signing, I acknowledge that I have read and agree to the information/disclosure in this document, including the Disclosures and Agreement on the reverse side of this document.	
<b>Tax Certification</b> (This certification does not apply if I have checked the box below my signature.) Under penalty of perjury, I certify that (1) the SSN/ITIN provided is correct, (2) I am not subject to backup withholding, and (3) I am a US Citizen or US resident alien. The FATCA code certification does not apply.	
The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.	

Signature of Applicant (Required)	Date (MM/DD/YY)
<div></div>	

☐ By checking this box, I certify that I am a non-resident alien and I have completed a Form W-8BEN.

Please see reverse for important disclosures and agreement. ➡

For Office Use Only	Employee No.	SOB Code	Access No.
		MDO	



Navy Federal Credit Union® Direct Deposit of Net Pay Enrollment

Name: First	MI	Last	Suffix
I hereby authorize the company named below to initiate Direct Deposits to the account indicated.			
Company name: U.S. Naval Academy			SSN

Account Information		
Navy Federal Credit Union 256074974	Checking Account No. (10 digits, not Access Number)	Amount of Deposit; Net Pay

This authorization is to remain in effect until the payment office has received written notification from me to terminate the Direct Deposit.

Signature	Date (MM/DD/YY)
<div></div>	

Photocopy as Needed

D. Account Opening Disclosures and Agreement

**Account Disclosures:** I acknowledge that membership at Navy Federal comes with certain ongoing responsibilities. By signing this document, I acknowledge receipt of and agree to all terms and conditions in the Important Disclosures booklet and all other disclosed terms and conditions of all accounts and services that I may receive at Navy Federal. These terms and conditions will be disclosed in accordance with applicable state and federal laws.

**Consumer Reports:** I authorize Navy Federal to obtain a consumer credit report to evaluate my creditworthiness so that I may be considered for other Navy Federal products and services. I also authorize Navy Federal to obtain consumer reports for the purposes of evaluating this membership application and reviewing any Navy Federal accounts I open. I understand these reports may be used in decisions to deny account applications, close accounts, and/or restrict accounts or services.

**Escheatment:** I acknowledge that my property may be transferred to the appropriate state (i.e., "escheated") if there has been no activity on any of my accounts within the time period specified by state law.

**Identification:** Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account, including joint owners and authorized signers. *What this means for you:* When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. It may be necessary for Navy Federal to restrict account access or delay the approval of loans pending further verification of your identity or documentation related to your eligibility.

**Statutory Lien:** I acknowledge and pledge to Navy Federal a statutory lien in my shares and dividends on deposit in all joint and individual

accounts and any monies held by Navy Federal now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any Individual Retirement Account.

**Security Interest:** I acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that I have with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing loans does not apply to any loan(s) on my primary residence.

**Security Interest Specific for CLOC:** I acknowledge and pledge, specifically as a condition of my use of the CLOC, that I have voluntarily granted Navy Federal Credit Union a security interest in all of my individual and joint share accounts at Navy Federal Credit Union. If my CLOC becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account (IRA).

**Contractual Lien:** I authorize Navy Federal to transfer funds from any accounts in which I have an ownership interest to correct a negative or overdrawn amount on any account on which my name appears. My authorization applies to all funds I voluntarily deposit into Navy Federal accounts, including Social Security funds, as permitted by law.

**A qualifying Military Direct Deposit of Net Pay must post to your Active Duty Checking account within 90 days of account opening. If the Military Direct Deposit stops for more than 90 days, the account converts to an EveryDay Checking account.**

Congratulations on your appointment to the United States Naval Academy!

Our Religious Ministry Team of Chaplains, Religious Program Specialists, and civilian employees stands ready to assist and support you as you begin this new adventure. We are excited to play an active role in the lives of interested Midshipmen during Plebe Summer and throughout the Academic Year.

Chaplains care for all - regardless of faith or creed - including general supportive counseling, crisis intervention, and moral guidance in difficult times. Each battalion is assigned a Chaplain to support the spiritual fitness and moral development of the Midshipmen under their care and to provide an encouraging presence throughout your training.

Chaplains provide religious services in keeping with their own faith background. If a chaplain of your faith group is not available, we will make every effort to facilitate religious observance and practice in keeping with your faith tradition.

During the course of a normal week in the Academic Year, you can expect to have access to a variety of opportunities for spiritual growth— including Roman Catholic, Orthodox, and Protestant Christian services on Sundays, Muslim Jumah and Jewish Kabbalat Shabbat services on Fridays, various Religious Extracurricular Activities throughout the week, and other special events. We are looking forward to supporting you throughout your at the Naval Academy.

The Religious Ministry Team is here to serve you. We are praying for you and your families as you prepare to embark on this incredible journey!

Very respectfully

(b) (6)

LT, CHC, USN  
Plebe Summer Regimental Chaplain

---

Request for religious accommodation:

*Per SECNAVINST 1730.8B: "Department of the Navy Policy is to accommodate the doctrinal or traditional observances of the religious faith practiced by individual members when these...will not have an adverse impact on military readiness, individual or unit readiness, unit cohesion, health, safety, discipline, or mission accomplishment. Accommodation of a member's religious practices cannot be guaranteed at all times and is subject to military necessity. Determination of necessity rests entirely with the commanding officer."*

During Induction Day, the Chaplain Center will record Religious Preferences and Religious Accommodation Requests. If you have any questions or a specific request that you feel may require our attention prior to Induction Day, please contact me (b) (6) @usna.edu) at your earliest convenience so that we can best serve you.

NAVY FEDERAL CREDIT UNION

# IMPORTANT DISCLOSURES



navyfederal.org  
1.888.842.6328

Table of Contents

Membership/Savings/Checking Disclosure Statement ..... 1

Navy Federal Funds Availability Policy ..... 7

Electronic Funds Transfer Agreement and Disclosure ..... 8

What Does Navy Federal Do With Your Personal Information? ..... 12

Your Affiliate Marketing Choices ..... 14

## Membership/Savings/Checking Disclosure Statement

### Membership

Upon verification of eligibility following submission of a completed membership application and acceptance for membership by the membership officer, and upon purchase of at least one share (\$5), a Membership Savings Account will be established in your name, indicating that you are a member-owner of Navy Federal Credit Union (Navy Federal). Membership at Navy Federal comes with certain ongoing responsibilities. By signing your original membership application, you and your joint owner(s), if any, agree to abide by the properly disclosed terms and conditions of all accounts or services that you may receive at Navy Federal. You also agree to keep Navy Federal informed of your current mailing address. The terms and conditions of these accounts and services are subject to change without notice to you, unless prior notification is required by law.

A balance of at least one share (\$5) is required to establish and maintain membership. The balance in your Membership Savings Account must not be reduced below the value of one share (\$5) at any given time. If your Membership Savings Account maintains a balance of less than a share (\$5) for 180 consecutive days, the Membership Savings Account may be closed, thereby terminating your membership. To protect your member-owner status, we may limit access to your initial share (\$5). You will be considered an active Member in Navy Federal as long as you have a Membership Savings Account balance of \$50 or more; have a Membership Savings Account balance of \$5 or more and a checking account, a Money Market Savings Account (MMSA), a certificate, an Individual Retirement Account, a credit card account, an additional savings account, or a current consumer loan or mortgage account; or have a Membership Savings Account balance of \$5 or more and are a Member under the age of 24. If you do not meet one of the above criteria, you will be considered an inactive Member and may be subject to a quarterly Inactive Member Fee in the amount listed on Navy Federal's current *Schedule of Fees and Charges*. The fee will be assessed until you meet one of the criteria listed above or the Membership Savings Account is closed, thereby terminating your membership. Once this happens, you must be in Navy Federal's field of membership to reopen the account.

A savings account may not be used for commercial or business purposes.

### Restriction of Services

Navy Federal may restrict or suspend access by a Member to any or all products or services, except the basic rights of a Member to vote in annual and special meetings and maintain a share account, if a Member engages in conduct that is abusive to the credit union and its membership. This conduct includes, but is not limited to: actions that abuse the products or services of the credit union; abusive or threatening behavior; and suspicious, fraudulent, illegal, dishonest, or deceptive activities. Restrictions or suspensions of accounts, products, and/or services will be reasonably related to the nature of the Member's conduct. This policy will also apply to joint owners and authorized users of accounts, products, and services. When a Member is delinquent on a loan or has caused Navy Federal a loss, Navy Federal may deny that Member's subsequent application for any new product or service that would allow the Member to obtain further credit from Navy Federal or cause Navy Federal a further loss. Pursuant to Navy Federal's bylaws and the Federal Credit Union Act, Members may be expelled at a special meeting called for the purpose of expelling those Members.

### Contacting You Via Your Cell Phone Number or Email Address

You must provide us a phone number and an email address to discuss your accounts with us. If you provide a cell phone number, Navy Federal has your permission to contact you at that number about all your Navy Federal accounts, including account servicing and collection purposes. We may contact you for non-marketing purposes in any way, including automated calls, text messages, and/or prerecorded or artificial voice messages. You agree to promptly notify us if your contact information changes. Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information.

If you provide an email address, Navy Federal has your permission to send you email messages using an automatic emailing system for commercial or transactional purposes.

Navy Federal may at any time, request the following from you in relation to your Mobile or Online Banking activities: electronic banking credentials, implementation of alternative risk control mechanisms, or may contact authorities when suspicious account activity or Member security-related events occur.

Services Offered	SMS No.	Purpose of Service	Frequency of Messages
Security Alerts	73077	Free to End User notifications to alert you about possible risk of fraud, identity theft, and/or account security	Message frequency varies
Credit Card Fraud Alerts	33748	Free to End User notifications to alert you about possible risk of credit card fraud	Message frequency varies
Account Transaction Alerts	40554	Notifications related to account transactions, including, but not limited to, account balance alerts or deposit confirmation alerts	Message frequency varies
Account Servicing and Collection Alerts	37531	Notifications to contact you for account servicing and collection purposes, including payment reminders	Message frequency varies
SMS Text Banking Alerts	46328	Receive account information via a text message. For example, low balance alerts, view account transaction history, or transfer money between accounts.	Message frequency varies
On-Demand Alerts	73949	Receive information you have requested via a one-time text message on your mobile phone	One-time per request
One-Time Passcode Alerts	688439	Free to End User text message to receive your passcode via a one-time text message on your mobile phone	One-time per request
If you have questions about mobile or text messages related to the Services listed above, you may send a text message with the word <b>"HELP"</b> to the applicable SMS Short Code or call us toll-free at 1-888-868-8123. To stop receiving text messages for any of the above Services on your phone, text <b>"STOP"</b> to the applicable SMS Short Code. Wireless service providers and wireless carriers are not liable for delayed or undelivered messages.			

### Required IRS and Bank Secrecy Act (BSA) Information

Federal law requires each individual becoming a Member to certify under penalty of perjury that the Taxpayer Identification Number (TIN) furnished to Navy Federal is the individual's correct number and the individual is not subject to backup withholding. For an individual, your TIN is usually your Social Security Number. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required for backup withholding. Failure to provide a valid TIN and to complete and sign a membership application certifying your Social Security Number for this purpose could result in backup withholding being applied to all your interest earnings (dividends) at Navy Federal. If you are not a U.S. citizen or U.S. resident alien, you must complete a Form W-8BEN verifying non-resident alien status.

In addition, in compliance with the Currency and Foreign Transactions Act, also known as the Bank Secrecy Act (BSA), the U.S. government now requires that we ask you to supply certain information about your employment and other sources of income.

### Dividends

Dividends are a division and distribution of earnings among Members, after all expenses

have been paid and the required amount has been set aside for reserves. Dividend rates are declared prospectively by the Board of Directors in the month preceding the dividend period. These prospective dividend rates may change at the determination of the Board. Navy Federal also provides the Annual Percentage Yield (APY) for each dividend rate declared by the Board. Payment of all dividends is dependent on the availability of earnings at the end of the period. Dividends at Navy Federal are earned on deposits, including non-cash deposits, from day-of-deposit to day-of-withdrawal (eDeposits on checking, savings, and MMSA accounts are earned from the day of acceptance of the eDeposit), and are computed using the daily balance method by applying the daily periodic rate to the full amount in the account at the end of the day. Dividends for the savings and checking accounts, where applicable, are credited the last day of the period they are earned and are compounded monthly. The dividend period is monthly—for example, the beginning date of the first dividend period of the calendar year is Jan. 1, and the ending date of such dividend period is Jan. 31. All other dividend periods follow this same pattern of dates.

### Current Rates and Fees

Current rates may be obtained online at [navyfederal.org](http://navyfederal.org) or by calling Navy Federal toll-

### Notes

## Your Affiliate Marketing Choices

For personal information (such as your name, address, or certain account-related information) shared among affiliates, you may opt out of direct marketing of products and services by those affiliates with whom you do not have a prior business relationship. You may do this by calling the toll-free number of the appropriate Navy Federal company provided. An opt-out by a joint account holder will be treated as applying to all associated joint account holders. Your choice to limit marketing offers from our affiliates will apply until you notify us to modify your preference. **Note:** If you have already requested this, there is no need to do so again.

### Contact the Navy Federal Family

If you have questions or if you need to correct information that we have on file, please contact us at:

#### Navy Federal Credit Union

P.O. Box 3000  
Merrifield, VA 22119-3000  
Toll-free in the U.S. 1-888-842-6328  
For toll-free numbers when overseas,  
visit [navyfederal.org](http://navyfederal.org).  
Collect internationally 1-703-255-8837

#### Navy Federal Financial Group Navy Federal Brokerage Services

820 Follin Lane SE  
Vienna, VA 22180  
1-877-221-8108  
Fax: 703-206-1510

#### Navy Federal Title Services

21631 Ridgetop Circle  
Suite #265  
Sterling, VA 20166  
571-267-2120  
Toll-free 1-855-404-9549

t 1-888-842-6328. For toll-free  
verseas, visit [navyfederal.org](http://navyfederal.org).  
37 for collect international calls.  
s that may be assessed are  
Federal's current *Schedule of*

### a Coverage

y Federal are federally insured.  
coverage is provided by the  
ion Administration (NCUA), an  
nment agency that charters,  
res federal credit unions. Your  
by our solid financial standing.  
acts Members against loss if a  
i fails. Individual accounts are  
\$50,000 for combined balances  
ecking, share certificates, and  
ounts are insured for up to  
int owner on the account. The  
se coverage any Member can  
joint ownership is \$250,000,  
mber of joint accounts he or

lances in your Traditional,  
e Pension (SEP), and Roth  
d separately from your other  
unts for up to \$250,000.  
gs Accounts (ESAs) are  
om your other Navy Federal  
\$250,000.

POD) accounts are insured  
other Navy Federal accounts.  
ed for up to \$250,000 per  
Trust Accounts are insured  
other Navy Federal accounts.  
red for up to \$250,000 per  
e information about NCUA  
se see the Insurance on Your  
CU 1116e).

nt owner on any depository  
ined equally by you and the  
rship means that the shares  
ends may be withdrawn or  
the joint owner, or pledged  
a loan by you or the joint  
it any time. Navy Federal is  
out any of these requested  
cannot be removed from an  
er written permission. Like  
r may close the account.

gnation on the Membership  
plies to all other joint  
ame joint owner, unless  
otherwise for a particular  
ate application. If "Joint  
rship" is designated, on  
er of the account, the  
res in the account pass

to the surviving owner of the account. If "Joint  
Account-No Survivorship" is designated, on the  
death of an owner of the account, the deceased  
owner's shares in the account pass as a part of  
the deceased owner's estate.

### Zero Balance Accounts

Checking accounts, savings accounts other than  
a Membership Savings Account, and MMSAs  
may close after 180 consecutive days at a  
zero balance. Share Certificates and Individual  
Retirement Arrangement (IRA) Certificates will  
generally close within 30 days if the balance is  
zero. IRA Savings Accounts and IRA MMSAs may  
close after 90 consecutive days at a zero balance.

### Savings Transfers and Withdrawals

You may transfer and/or withdraw funds from  
your savings account as often as you want under  
the following conditions: in person, by mail, by  
Automated Teller Machine (ATM), to pay your  
Navy Federal loan, to have funds mailed directly  
to you, or as distributions of your direct deposit.  
Otherwise, federal regulations limit the number  
of certain types of transfers and/or withdrawals  
that you can make from the savings account  
to six per month. The types of transfers and  
withdrawals that are limited are those requested  
by fax, telephone (including the Automated  
Telephone Service (ATS)), internet, mobile, pre-  
authorized transfers, or transfers automatically  
generated from savings to cover checking  
overdrafts or MMSA checks. Navy Federal shall  
have the right, at any time, to require you to  
give, in writing, not more than 60 days' notice of  
intention to withdraw or transfer the whole or any  
part of the funds in your savings account.

### Order of Transactions

Navy Federal posts items presented on your  
account in the following order: all money coming  
in (credits, deposits, etc.); ATM withdrawals;  
debit card transactions, also called Point of  
Sale (POS); Automated Clearing House (ACH)  
debits; and checks written. When more than  
one transaction is processed from a group of  
transactions, the items will be posted in the  
order of lowest to highest amount within that  
group of transactions.

### Checking Account

We may deny opening a checking account if you  
have had any previous checking accounts closed  
for unsatisfactory reasons. A personal checking  
account may not be used for commercial or  
business purposes. Shares in the checking  
account may not be pledged as collateral on any  
loan. All non-cash share purchases or payments  
made to the checking account will be credited  
subject to final payment of the deposited item(s).  
Navy Federal encourages you to use blue or  
black ink when writing checks.

It is agreed that checks may be used to withdraw funds from this checking account. By requesting a checking account, you authorize Navy Federal to pay checks signed by you or the joint owner (if any) of this account and to charge the payments against the checking account. You shall discharge Navy Federal from any liability for carrying out any requested actions. The right or authority of Navy Federal under this agreement shall not be changed or terminated by you except by written notice to Navy Federal, which shall not affect transactions previously made. Each negotiated check will be charged to the checking account as of the date of receipt by Navy Federal. Navy Federal will not be responsible for checks that are postdated if they are paid before the date of the instrument. Navy Federal is under no obligation to pay or refuse payment of a check on which the date is more than six months old. Navy Federal is authorized to refuse checks that exceed funds available in the checking account. A fee will be assessed in the amount shown on Navy Federal's current *Schedule of Fees and Charges* for each refused check. Checks deposited in other financial institutions may be sent to us electronically. Except for negligence, Navy Federal is not liable for any action that it takes regarding the payment or non-payment of a check.

The owner and joint owner (if any) may request that payment of a check be stopped by providing notification to Navy Federal. A fee will be assessed in the amount shown on Navy Federal's current *Schedule of Fees and Charges* for each stop-payment request. When we process a stop-payment request, you will hold Navy Federal harmless from all claims and demands resulting from the refusal to honor the check. This means that reimbursement for all damages, costs, and expenses incurred or later assigned because of the refusal to honor the check will be your responsibility. The owner and joint owner (if any) may request copies of paid checks. A fee may be assessed as provided on Navy Federal's current *Schedule of Fees and Charges* for each check copy.

Navy Federal may return debits to the checking account (e.g., an ACH payment) if the amount of the debit exceeds funds available in the checking account. A fee may be assessed in the amount shown on Navy Federal's current *Schedule of Fees and Charges* for each returned debit item. Navy Federal may, at its option, pay a Navy Federal Debit Card transaction that exceeds the balance in the checking account by transferring the amount of the resulting overdraft from your savings account. You will be held responsible for the amount of any Navy Federal Debit Card transaction that cannot be paid out of your checking account or line of credit, or through the Optional

Overdraft Protection Service (OOPS). Navy Federal membership account generally includes one or more savings subaccounts, one or more checking subaccounts. Periodically, we may transfer funds between a checking subaccount and a savings subaccount for account management purposes. This savings subaccount will be subject to federal regulatory transfer limitations, as are shares in a Navy Federal savings account. Should there be a sixth transfer of funds in a month, all remaining funds will be transferred to the checking subaccount for the remainder of the month.

#### Overdraft Savings Transfers

If your checking account does not have sufficient funds to cover a check or ACH transfer, Navy Federal may, at no charge to you, transfer funds from your linked savings account (Membership Savings Account), provided it has sufficient funds available to cover the amount of the overdraft transaction. If you wish to designate another savings account for overdraft transfers, you may call Navy Federal or visit a Navy Federal branch. However, only one savings account per checking account can be set up as a linked savings account for overdraft transfers. An MMSA is not eligible to be a linked savings account. If your checking account goes into an overdrawn status and funds are available in a linked savings account, we will transfer some of the funds from the linked savings account to the overdrawn checking account to reduce the overdrawn amount, as permitted by law. Overdraft Savings Transfers are subject to federal regulation. Transfers are limited to one per month, which is described in the paragraph "Savings Transfers and Withdrawals."

#### Optional Overdraft Protection Service

Optional Overdraft Protection Service (OOPS) is a service that allows us to pay overdrafts on POS Debit Card transactions, ATM withdrawals, and ACH transactions presented against your checking account when you do not have sufficient money available in your account to cover the transaction(s). You must be at least 18 years of age and a Member for 90 days to qualify for this service. You also must have no delinquent legal orders against your Navy Federal account in order to qualify. Members may not have a Checking Line of Credit and OOPS on the same account. Members may enroll up to two checking accounts in OOPS.

#### Standard Practices and Fees:

- We will charge a fee of \$20 each time we pay an overdraft.
- You will not be charged a fee on overdraft transactions of \$5 or less.
- You will not be charged a fee if the amount you are overdrawn after a

#### Who we are

#### Who is providing this service?

Navy Federal Credit Union; Navy Federal Financial Group, LLC; Navy Federal Brokerage Services, LLC

#### What we do

#### How does Navy Federal protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

Navy Federal regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.

#### How does Navy Federal protect my personal information?

We collect your personal information, for example, when you:

- open an account or deposit money
- pay your bills or apply for a loan
- use your credit or debit card

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

#### Why can't I limit sharing?

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

#### Definitions

#### Related entities

Companies related by common ownership or control. They can be financial and non-financial companies.

- *Our affiliates include companies with a Navy Federal name: financial companies such as Navy Federal Credit Union; Navy Federal Financial Group, LLC; Navy Federal Brokerage Services, LLC; or Navy Federal Title Services, LLC.*

#### Nonaffiliates

Companies not related by common ownership or control. They can be financial and non-financial companies.

- *Navy Federal does not share with nonaffiliates so they can market to you.*

#### Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include investment, insurance, and other financial services companies.*

It is agreed that checks may be used to withdraw funds from this checking account. By requesting a checking account, you authorize Navy Federal to pay checks signed by you or the joint owner (if any) of this account and to charge the payments against the checking account. You shall discharge Navy Federal from any liability for carrying out any requested actions. The right or authority of Navy Federal under this agreement shall not be changed or terminated by you except by written notice to Navy Federal, which shall not affect transactions previously made. Each negotiated check will be charged to the checking account as of the date of receipt by Navy Federal. Navy Federal will not be responsible for checks that are postdated if they are paid before the date of the instrument. Navy Federal is under no obligation to pay or refuse payment of a check on which the date is more than six months old. Navy Federal is authorized to refuse checks that exceed funds available in the checking account. A fee will be assessed in the amount shown on Navy Federal's current *Schedule of Fees and Charges* for each refused check. Checks deposited in other financial institutions may be sent to us electronically. Except for negligence, Navy Federal is not liable for any action that it takes regarding the payment or non-payment of a check.

The owner and joint owner (if any) may request that payment of a check be stopped by providing notification to Navy Federal. A fee will be assessed in the amount shown on Navy Federal's current *Schedule of Fees and Charges* for each stop-payment request. When we process a stop-payment request, you will hold Navy Federal harmless from all claims and demands resulting from the refusal to honor the check. This means that reimbursement for all damages, costs, and expenses incurred or later assigned because of the refusal to honor the check will be your responsibility. The owner and joint owner (if any) may request copies of paid checks. A fee may be assessed as provided on Navy Federal's current *Schedule of Fees and Charges* for each check copy.

Navy Federal may return debits to the checking account (e.g., an ACH payment) if the amount of the debit exceeds funds available in the checking account. A fee may be assessed in the amount shown on Navy Federal's current *Schedule of Fees and Charges* for each returned debit item. Navy Federal may, at its option, pay a Navy Federal Debit Card transaction that exceeds the balance in the checking account by transferring the amount of the resulting overdraft from your savings account. You will be held responsible for the amount of any Navy Federal Debit Card transaction that cannot be paid out of your checking account or line of credit, or through the Optional

Overdraft Protection Service (OOPS). A Navy Federal membership account generally includes one or more savings subaccounts and one or more checking subaccounts. Periodically, we may transfer funds between a checking subaccount and a savings subaccount for account management purposes. This savings subaccount will be subject to federal regulation transfer limitations, as are shares in any Navy Federal savings account. Should there be a sixth transfer of funds in a month, all remaining funds will be transferred to the checking subaccount for the remainder of the month.

#### Overdraft Savings Transfers

If your checking account does not have sufficient funds to cover a check or ACH transaction, Navy Federal may, at no charge to you, transfer funds from your linked savings account (your Membership Savings Account), provided it has sufficient funds available to cover the full amount of the overdraft transaction. If you wish to designate another savings account for such transfers, you may call Navy Federal or visit a Navy Federal branch. However, only one savings account per checking account can be set up as a linked savings account for overdraft transfers, and an MMSA is not eligible to be a linked savings account. If your checking account goes into an overdraft status and funds are available in the linked savings account, we will transfer all or some of the funds from the linked savings account to the overdrawn checking account to reduce or eliminate the overdrawn amount, as permitted by law. Overdraft Savings Transfers are subject to the federally regulated transfer/withdrawal limit of six per month, which is described in the paragraph, "Savings Transfers and Withdrawals."

#### Optional Overdraft Protection Service

Optional Overdraft Protection Service (OOPS) is a service that allows us to pay checks, POS Debit Card transactions, ATM withdrawals, and ACH transactions presented against your checking account when you do not have enough money available in your account to cover the transaction(s). You must be at least 18 years of age and a Member for 90 days to qualify for the service. You also must have no delinquencies or legal orders against your Navy Federal accounts in order to qualify. Members may not have both Checking Line of Credit and OOPS on the same account. Members may enroll up to two primary checking accounts in OOPS.

#### Standard Practices and Fees:

- We will charge a fee of \$20 each time we pay an overdraft.
- You will not be charged a fee on transactions of \$5 or less.
- You will not be charged a fee if the amount you are overdrawn after all

Who we are	
Who is providing this notice?	Navy Federal Credit Union; Navy Federal Financial Group, LLC; Navy Federal Brokerage Services, LLC
What we do	
How does Navy Federal protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Navy Federal regularly tests and assesses its information security measures, systematically trains employees, and adopts upgrades and enhancements as necessary to protect your information.</p>
How does Navy Federal collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>• open an account or deposit money</li> <li>• pay your bills or apply for a loan</li> <li>• use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Our affiliates include companies with a Navy Federal name: financial companies such as Navy Federal Credit Union; Navy Federal Financial Group, LLC; Navy Federal Brokerage Services, LLC; or Navy Federal Title Services, LLC.</i></li> </ul>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• <i>Navy Federal does not share with nonaffiliates so they can market to you.</i></li> </ul>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• <i>Our joint marketing partners include investment, insurance, and other financial services companies.</i></li> </ul>

## Your Affiliate Marketing Choices

For personal information (such as your name, address, or certain account-related information) shared among affiliates, you may opt out of direct marketing of products and services by those affiliates with whom you do not have a prior business relationship. You may do this by calling the toll-free number of the appropriate Navy Federal company provided. An opt-out by a joint account holder will be treated as applying to all associated joint account holders. Your choice to limit marketing offers from our affiliates will apply until you notify us to modify your preference. **Note:** If you have already requested this, there is no need to do so again.

### Contact the Navy Federal Family

If you have questions or if you need to correct information that we have on file, please contact us at:

#### Navy Federal Credit Union

P.O. Box 3000  
Merrifield, VA 22119-3000  
Toll-free in the U.S. 1-888-842-6328  
For toll-free numbers when overseas,  
visit [navyfederal.org](http://navyfederal.org).  
Collect internationally 1-703-255-8837

#### Navy Federal Financial Group Navy Federal Brokerage Services

820 Follin Lane SE  
Vienna, VA 22180  
1-877-221-8108  
Fax: 703-206-1510

#### Navy Federal Title Services

21631 Ridgetop Circle  
Suite #265  
Sterling, VA 20166  
571-267-2120  
Toll-free 1-855-404-9549

free in the U.S. at 1-888-842-6328. For toll-free numbers when overseas, visit [navyfederal.org](http://navyfederal.org). Use 1-703-255-8837 for collect international calls. Fees and charges that may be assessed are disclosed on Navy Federal's current *Schedule of Fees and Charges*.

### Share Insurance Coverage

Your shares at Navy Federal are federally insured. Share insurance coverage is provided by the National Credit Union Administration (NCUA), an independent government agency that charters, regulates, and insures federal credit unions. Your shares are backed by our solid financial standing. The insurance protects Members against loss if a federal credit union fails. Individual accounts are insured for up to \$250,000 for combined balances in your savings, checking, share certificates, and MMSAs. Joint accounts are insured for up to \$250,000 for each joint owner on the account. The most share insurance coverage any Member can have as a result of joint ownership is \$250,000, regardless of the number of joint accounts he or she co-owns.

The combined balances in your Traditional, Simplified Employee Pension (SEP), and Roth IRA plans are insured separately from your other Navy Federal accounts for up to \$250,000. Educational Savings Accounts (ESAs) are insured separately from your other Navy Federal accounts for up to \$250,000.

Payable on Death (POD) accounts are insured separately from your other Navy Federal accounts. Each owner is insured for up to \$250,000 per beneficiary. Deposit Trust Accounts are insured separately from your other Navy Federal accounts. Each grantor is insured for up to \$250,000 per beneficiary. For more information about NCUA share insurance, please see the Insurance on Your Savings brochure (NFCU 1116e).

### Joint Ownership

If you designate a joint owner on any depository account(s), it is co-owned equally by you and the joint owner. Joint ownership means that the shares and accumulated dividends may be withdrawn or transferred by you or the joint owner, or pledged as collateral against a loan by you or the joint owner (if a Member) at any time. Navy Federal is not liable for carrying out any of these requested actions. A joint owner cannot be removed from an account without his/her written permission. Like the owner, a joint owner may close the account.

### Survivorship

The "survivorship" designation on the Membership Savings Account applies to all other joint accounts with the same joint owner, unless specifically designated otherwise for a particular account on a separate application. If "Joint Account-With Survivorship" is designated, on the death of an owner of the account, the deceased owner's shares in the account pass

to the surviving owner of the account. If "Joint Account-No Survivorship" is designated, on the death of an owner of the account, the deceased owner's shares in the account pass as a part of the deceased owner's estate.

### Zero Balance Accounts

Checking accounts, savings accounts other than a Membership Savings Account, and MMSAs may close after 180 consecutive days at a zero balance. Share Certificates and Individual Retirement Arrangement (IRA) Certificates will generally close within 30 days if the balance is zero. IRA Savings Accounts and IRA MMSAs may close after 90 consecutive days at a zero balance.

### Savings Transfers and Withdrawals

You may transfer and/or withdraw funds from your savings account as often as you want under the following conditions: in person, by mail, by Automated Teller Machine (ATM), to pay your Navy Federal loan, to have funds mailed directly to you, or as distributions of your direct deposit. Otherwise, federal regulations limit the number of certain types of transfers and/or withdrawals that you can make from the savings account to six per month. The types of transfers and withdrawals that are limited are those requested by fax, telephone (including the Automated Telephone Service (ATS)), internet, mobile, pre-authorized transfers, or transfers automatically generated from savings to cover checking overdrafts or MMSA checks. Navy Federal shall have the right, at any time, to require you to give, in writing, not more than 60 days' notice of intention to withdraw or transfer the whole or any part of the funds in your savings account.

### Order of Transactions

Navy Federal posts items presented on your account in the following order: all money coming in (credits, deposits, etc.); ATM withdrawals; debit card transactions, also called Point of Sale (POS); Automated Clearing House (ACH) debits; and checks written. When more than one transaction is processed from a group of transactions, the items will be posted in the order of lowest to highest amount within that group of transactions.

### Checking Account

We may deny opening a checking account if you have had any previous checking accounts closed for unsatisfactory reasons. A personal checking account may not be used for commercial or business purposes. Shares in the checking account may not be pledged as collateral on any loan. All non-cash share purchases or payments made to the checking account will be credited subject to final payment of the deposited item(s). Navy Federal encourages you to use blue or black ink when writing checks.

Services Offered	SMS No.	Purpose of Service	Frequency of Messages
Security Alerts	73077	Free to End User notifications to alert you about possible risk of fraud, identity theft, and/or account security	Message frequency varies
Credit Card Fraud Alerts	33748	Free to End User notifications to alert you about possible risk of credit card fraud	Message frequency varies
Account Transaction Alerts	40554	Notifications related to account transactions, including, but not limited to, account balance alerts or deposit confirmation alerts	Message frequency varies
Account Servicing and Collection Alerts	37531	Notifications to contact you for account servicing and collection purposes, including payment reminders	Message frequency varies
SMS Text Banking Alerts	46328	Receive account information via a text message. For example, low balance alerts, view account transaction history, or transfer money between accounts.	Message frequency varies
On-Demand Alerts	73949	Receive information you have requested via a one-time text message on your mobile phone	One-time per request
One-Time Passcode Alerts	688439	Free to End User text message to receive your passcode via a one-time text message on your mobile phone	One-time per request
If you have questions about mobile or text messages related to the Services listed above, you may send a text message with the word <b>"HELP"</b> to the applicable <b>SMS Short Code</b> or call us toll-free at <b>1-888-868-8123</b> . To stop receiving text messages for any of the above Services on your phone, text <b>"STOP"</b> to the applicable <b>SMS Short Code</b> . Wireless service providers and wireless carriers are not liable for delayed or undelivered messages.			

### Required IRS and Bank Secrecy Act (BSA) Information

Federal law requires each individual becoming a Member to certify under penalty of perjury that the Taxpayer Identification Number (TIN) furnished to Navy Federal is the individual's correct number and the individual is not subject to backup withholding. For an individual, your TIN is usually your Social Security Number. The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required for backup withholding. Failure to provide a valid TIN and to complete and sign a membership application certifying your Social Security Number for this purpose could result in backup withholding being applied to all your interest earnings (dividends) at Navy Federal. If you are not a U.S. citizen or U.S. resident alien, you must complete a Form W-8BEN verifying non-resident alien status.

In addition, in compliance with the Currency and Foreign Transactions Act, also known as the Bank Secrecy Act (BSA), the U.S. government now requires that we ask you to supply certain information about your employment and other sources of income.

### Dividends

Dividends are a division and distribution of earnings among Members, after all expenses

have been paid and the required amount has been set aside for reserves. Dividend rates are declared prospectively by the Board of Directors in the month preceding the dividend period. These prospective dividend rates may change at the determination of the Board. Navy Federal also provides the Annual Percentage Yield (APY) for each dividend rate declared by the Board. Payment of all dividends is dependent on the availability of earnings at the end of the period. Dividends at Navy Federal are earned on deposits, including non-cash deposits, from day-of-deposit to day-of-withdrawal (eDeposits on checking, savings, and MMSA accounts are earned from the day of acceptance of the eDeposit), and are computed using the daily balance method by applying the daily periodic rate to the full amount in the account at the end of the day. Dividends for the savings and checking accounts, where applicable, are credited the last day of the period they are earned and are compounded monthly. The dividend period is monthly—for example, the beginning date of the first dividend period of the calendar year is Jan. 1, and the ending date of such dividend period is Jan. 31. All other dividend periods follow this same pattern of dates.

### Current Rates and Fees

Current rates may be obtained online at [navyfederal.org](http://navyfederal.org) or by calling Navy Federal toll-

### Notes

## Membership/Savings/Checking Disclosure Statement

### Membership

Upon verification of eligibility following submission of a completed membership application and acceptance for membership by the membership officer, and upon purchase of at least one share (\$5), a Membership Savings Account will be established in your name, indicating that you are a member-owner of Navy Federal Credit Union (Navy Federal). Membership at Navy Federal comes with certain ongoing responsibilities. By signing your original membership application, you and your joint owner(s), if any, agree to abide by the properly disclosed terms and conditions of all accounts or services that you may receive at Navy Federal. You also agree to keep Navy Federal informed of your current mailing address. The terms and conditions of these accounts and services are subject to change without notice to you, unless prior notification is required by law.

A balance of at least one share (\$5) is required to establish and maintain membership. The balance in your Membership Savings Account must not be reduced below the value of one share (\$5) at any given time. If your Membership Savings Account maintains a balance of less than a share (\$5) for 180 consecutive days, the Membership Savings Account may be closed, thereby terminating your membership. To protect your member-owner status, we may limit access to your initial share (\$5). You will be considered an active Member in Navy Federal as long as you have a Membership Savings Account balance of \$50 or more; have a Membership Savings Account balance of \$5 or more and a checking account, a Money Market Savings Account (MMSA), a certificate, an Individual Retirement Account, a credit card account, an additional savings account, or a current consumer loan or mortgage account; or have a Membership Savings Account balance of \$5 or more and are a Member under the age of 24. If you do not meet one of the above criteria, you will be considered an inactive Member and may be subject to a quarterly Inactive Member Fee in the amount listed on Navy Federal's current *Schedule of Fees and Charges*. The fee will be assessed until you meet one of the criteria listed above or the Membership Savings Account is closed, thereby terminating your membership. Once this happens, you must be in Navy Federal's field of membership to reopen the account.

A savings account may not be used for commercial or business purposes.

### Restriction of Services

Navy Federal may restrict or suspend access by a Member to any or all products or services, except the basic rights of a Member to vote in annual and special meetings and maintain a share account, if a Member engages in conduct that is abusive to the credit union and its membership. This conduct includes, but is not limited to: actions that abuse the products or services of the credit union; abusive or threatening behavior; and suspicious, fraudulent, illegal, dishonest, or deceptive activities. Restrictions or suspensions of accounts, products, and/or services will be reasonably related to the nature of the Member's conduct. This policy will also apply to joint owners and authorized users of accounts, products, and services. When a Member is delinquent on a loan or has caused Navy Federal a loss, Navy Federal may deny that Member's subsequent application for any new product or service that would allow the Member to obtain further credit from Navy Federal or cause Navy Federal a further loss. Pursuant to Navy Federal's bylaws and the Federal Credit Union Act, Members may be expelled at a special meeting called for the purpose of expelling those Members.

### Contacting You Via Your Cell Phone Number or Email Address

You must provide us a phone number and an email address to discuss your accounts with us. If you provide a cell phone number, Navy Federal has your permission to contact you at that number about all your Navy Federal accounts, including account servicing and collection purposes. We may contact you for non-marketing purposes in any way, including automated calls, text messages, and/or prerecorded or artificial voice messages. You agree to promptly notify us if your contact information changes. Message and data rates may apply. Visit [navyfed.org](http://navyfed.org) for more information.

If you provide an email address, Navy Federal has your permission to send you email messages using an automatic emailing system for commercial or transactional purposes.

Navy Federal may at any time, request the following from you in relation to your Mobile or Online Banking activities: electronic banking credentials, implementation of alternative risk control mechanisms, or may contact authorities when suspicious account activity or Member security-related events occur.

We must hear from you no later than sixty (60) days after the FIRST statement on which the problem or error appeared. When you contact us:

- tell us your name and account number;
- describe the error or the transaction you are unsure about and clearly explain why you believe it is an error or why you need more information; and
- tell us the dollar amount and date of the suspected error.

These are our procedures for resolving errors:

- If you tell us orally, we may require that you send your complaint in writing within ten (10) business days after your oral notification.
- We will determine whether an error occurred within ten (10) business days (twenty (20) business days for new accounts) after you notify us of the error and will correct any error promptly. However, if we require more time to confirm the nature of your complaint or question, we reserve the right to take up to forty-five (45) days to complete our investigation. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) business days (twenty (20) business days for new accounts) for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. A provisional credit is a temporary credit adjustment made to your account during the time it takes us to complete our investigation.
- If we ask you to submit your complaint or question in writing and we do not receive it within ten (10) business days, we may remove the provisional credit from your account.
- If it is determined that there was no error, we will reverse any provisional credits within one (1) business day of finishing our investigation, and send you a written explanation within three (3) business days. If there are insufficient funds in your account to cover the amount of the provisional credit, the account will be overdrawn, and you will be responsible for payment. You may ask for copies of documents used in our investigation.

## Stop Payment Procedure

Navy Federal cannot cancel an agreement that you have with a third party or revoke the authorization that you have provided a third party for recurring automatic transfers from your accounts. To cancel your agreement with a third party and revoke your authorization for recurring automatic transfers, you must contact the third party with whom you have an agreement. When you request a stop-payment on a one-time preauthorized transfer, Navy Federal will stop payment on that one transfer and not on any subsequent transfers you may have authorized the third party to make. When you request a stop-payment on a series of recurring preauthorized transfers to a third party, Navy Federal will stop payment on that series of transfers, not on any subsequent series of recurring transfers you may authorize the third party to make. If you wish to stop payment on any preauthorized transfers other than the specific one (or series) on which you initially stopped payment, you will need to make a new stop-payment request. We must receive your stop-payment request three (3) business days or more before the transfer is scheduled to be made. You may contact us by calling or writing us using the telephone numbers or address listed at the end of this agreement and disclosure. You will be charged for each stop-payment request in accordance with Navy Federal's *Schedule of Fees and Charges*. When we process a stop-payment request, you will hold Navy Federal harmless from all claims and demands resulting from the refusal to honor the preauthorized transfer. This means that reimbursement for all damages, costs, and expenses incurred or later assigned because of the refusal to honor the preauthorized transfer will be your responsibility. If you order us to stop one of these transfers three (3) business days or more before the transfer is scheduled, and we do not do so, we will be liable for your losses or damages.

## Notice of Varying Amounts

If your recurring transfers vary in amount, the third party debiting your account will tell you ten (10) days before each payment, in addition to when the debit will be made and how much it will be.

## Navy Federal's Liability

If Navy Federal does not complete a transfer to or from your account on time, in the correct amount, or to the correct recipient according to our agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will NOT be liable, for instance if:

## Navy Federal Funds Availability Policy

### Your Ability to Withdraw Funds at Navy Federal Credit Union

Our general policy is to make funds available from your deposits made on or before the first business day after the day we receive your deposit. At that time, you can withdraw the funds in cash, and we will use the funds to pay checks that you have written. For example, if you deposit a check on Monday, you may not be able to access the funds from that deposit, to include paying other checks, until Tuesday or possibly later.

See the availability timelines below for details about when you can use the funds from different types of deposits. Longer delays (of up to 14 business days) may apply to checks deposited in branches and ATMs outside of the continental United States and Hawaii. Additionally, we will place a longer hold and credit will not be received on non-U.S. items until the collection process is completed.

**Navy Federal ATMs:** The first \$200 from a deposit of cash or checks will be available immediately. The remaining funds will be available by the second business day after the day of your deposit.

**Deposits at Nonproprietary ATMs (Vcom® ATMs):** Funds from any deposits made at ATMs that we do not own or operate will not be available until the fifth business day after the date of deposit.

### Determining When a Deposit Is Received

To determine the availability of your deposits, business days are Monday through Friday, except federal holidays. If you make a deposit before the locally posted settlement time (which is before 2:00 pm, local time, for a staffed office or noon, Eastern Time, for a Navy Federal ATM) on a business day when we are open, we will consider that day to be the day we received your deposit. However, if you make a deposit after the locally posted settlement time or on a non-business day, we will consider the next business day as the day we received your deposit. When you mail deposits, we will consider the deposit made on the day we receive the deposit at our office in Vienna, Virginia.

### Availability and Notice for Electronic Entries

In the case of credit entries subject to Article 4A of the Uniform Commercial Code, Navy Federal hereby provides notice that such entries may be transmitted through the ACH Network pursuant to the ACH Rules governed by the National

Automated Clearing House Association (NACHA). Your rights and obligations concerning these entries shall be governed by and construed in accordance with the laws of the Commonwealth of Virginia. Credit provided by the Receiving Depository Financial Institution (RDFI) to the Receiver for these entries is provisional until the RDFI has received final settlement through a Federal Reserve Bank. If the RDFI does not receive such payment for the entry, the RDFI is entitled to a refund from the Receiver in the amount of the credit to the Receiver's account, and the Originator of the entry will not be considered to have paid the amount of the credit to the Receiver. Navy Federal has not agreed to provide you with notice if we have received a credit entry subject to Article 4A of the Uniform Commercial Code.

### Next-Day Availability

Funds from the following deposits are available by the next business day after we receive your deposit:

- U.S. Treasury checks
- Electronic payments, such as wire transfers, ACH credits, and pre-authorized payments (e.g., direct deposits of Social Security benefits and payroll payments)
- Checks drawn on any bank, amount less than \$200
- State and local government checks
- Cashier's, certified, and teller's checks
- Federal Reserve Bank checks, Federal Home Loan Bank checks, and postal money orders
- Cash

If your deposit of these checks (excluding U.S. Treasury checks) is not made in person to a Member Service Representative at a branch, the funds may not be available until the second business day after we receive your deposit.

### Checks \$200 and Over

The first \$200 of a deposit of checks will be available on or before the first business day after we receive your deposit. The remaining amount will be available for withdrawal the second business day following the date of deposit.

For example, if you deposit a check of \$1,000 on a Monday, \$200 of the deposit is available on or before Tuesday. The remaining \$800 is available on or before Wednesday.

### Longer Delays May Apply

Funds you deposit by check may be delayed for a longer period under the following circumstances: we believe that a check you deposit will not be paid; you deposit checks totaling more than \$5,000 on any one day; you re-deposit a

check that has been returned unpaid; you have overdrawn your account repeatedly in the last six months; you are a new Member (account opened less than 30 days); or there is an emergency, such as a natural disaster or failure of communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. Funds will generally be available no later than seven business days after the day of your deposit.

Except in California, New York, and Connecticut, deposits into a savings account may be held up to five business days.

### Check Cashing

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available using the same hold policy as if you had deposited it.

### Applicability

Navy Federal Funds Availability Policy applies only to Navy Federal savings accounts and to transaction accounts, as defined by Regulation D.

### Rights Reserved

Navy Federal reserves the right to:

- accept or reject any check, ACH, or credit or debit card presented for payment
- revoke any settlement with respect to a check accepted by us, and to charge back to your account the amount of the check based on the return of the check or a receipt of notice of non-payment of the check, or claim a refund for such credit
- require that the space reserved for endorsement by Navy Federal on the back of any check accepted for deposit be free and clear of any prior markings or endorsements

### Payment of Dividends

Dividends are paid on all deposits to your savings and checking accounts, where applicable, as of the date of receipt, including non-cash deposits (e.g., checks).

## Electronic Funds Transfer Agreement and Disclosure

### Types of Transfers, Limitations, and Fees

We can accept transfers to your checking or savings accounts and make transfers from your checking or savings accounts electronically. Such transfers are often received or sent in the form of ACH debits and credits. For example, an ACH credit to your account might be in the form of an electronic deposit of your pay, stock dividends, or tax refund. An ACH debit might be made as a result of an authorization you gave a third party to automatically transfer funds from your account to pay your monthly insurance premium, utility bills, or car payment. You may also authorize third parties to use information from one of your checks or MMSA checks to initiate a one-time ACH debit from your checking account or MMSA.

Using Navy Federal's ATS, you may make transfers between your Navy Federal savings, MMSA, and checking accounts, including accounts on which you are a joint owner. You may make transfers from your savings accounts, checking accounts, and MMSAs to your savings Individual Retirement Accounts (IRAs), MMSA IRAs, share certificates, or IRA share certificates. You may also transfer funds from your savings, checking, and MMSA accounts to make Navy Federal loan, checking line of credit, and credit card payments. By calling Navy Federal at the telephone numbers listed at the end of this agreement and disclosure, you may initiate a one-time ACH funds transfer to an account at another financial institution. By completing the Automatic Funds Transfer Authorization via the Automated Clearing House (ACH) form and mailing or faxing it to Navy Federal or delivering it to a branch, you may set up a recurring transfer to an account at another financial institution.

Please see Navy Federal's *Mobile Banking, Online Banking, Bill Pay, and Popmoney Disclosure* for the types of transfers that can be initiated through Mobile and Online Banking, and for limitations on those transfers.

Please see Navy Federal's *Debit Card Disclosure* for transfers that can be initiated using a Navy Federal Debit Card.

You may verify the posting of your transfers by calling us at the telephone numbers listed at the end of this agreement and disclosure, or by accessing your account information through ATS or Navy Federal Online Banking.

When you originate an ACH transfer at another financial institution, please note that your Navy Federal savings account may only receive ACH credits. Checking accounts may receive

ACH credits and debits. MMSAs may receive ACH credits and debits in accordance with the limitations set forth in the MMSA agreement.

When you originate an ACH transfer at another financial institution, Navy Federal places no limitations on the dollar amount of received ACH transfers, and Navy Federal does not charge fees for received transfers.

You may only originate ACH transfers at Navy Federal from your checking account. For transfers originated at Navy Federal, there is no limit on the *number* of funds transfers you can make from your checking account per day. However, there are minimum and maximum *total dollar* transfer limits associated with transferring funds to/from another financial institution via the ACH, when the transfer is originated from Navy Federal.

Transfers from a Navy Federal checking account to a checking account at another financial institution may be requested for a minimum of \$5.00 to a maximum of \$5,000.00 per business day. However, the total aggregate amount of all checking transfers within any five-business-day period cannot exceed \$15,000.

Transfers to Navy Federal loans from a checking account at another financial institution may be requested for a minimum of \$5.00 to a maximum of \$10,000 per business day. However, the total aggregate amount of all loan payments within any five-business-day period cannot exceed \$30,000.

Transfers to Navy Federal mortgage loans from a checking account at another financial institution may be requested for a minimum of \$5.00 to a maximum of \$30,000 per business day. However, the total aggregate amount, which includes your regular payment, additional escrow, principal, and late fees, of all mortgage payments within any five-business-day period cannot exceed \$30,000.

Aggregate amounts apply to all accounts that you own individually or that you have joint ownership of, and are based on the effective transfer date(s). For security reasons, Navy Federal may impose further limitations on the dollar amounts of transfers initiated at Navy Federal.

### Periodic Statements

You will receive a statement monthly unless your account(s) has/have not engaged in savings or checking account activity (no transactions) within 365 days. When there is no activity within 365 days, Navy Federal may choose to provide a statement on an annual basis.

### Business Days

Our business days are Monday through Friday, excluding federal holidays.

## Your Liability for Unauthorized Electronic Funds Transfers

Notify us AT ONCE if you believe:

- your account may have been accessed without your authority;
- your card, code, or password has been lost or stolen;
- someone has transferred or may transfer money from your account without your permission; or
- an electronic funds transfer has been made without your permission using information from your check or your MMSA check.

The best way to minimize your possible loss is to telephone or, if you have Online Banking, contact us through our eMessaging system at [navyfederal.org](http://navyfederal.org), although you may advise us in person or in writing. See the telephone numbers and address listed at the end of this agreement and disclosure. If you do not notify us, you could lose all the money in your account (plus your maximum line of credit amount).

If you tell us within two (2) business days after you discover your password or other means to access your account has been lost or stolen, your liability is no more than \$50.00 should someone access your account without your permission. If you do not tell us within two (2) business days after you discover such loss or theft, and we can prove that we could have prevented the unauthorized use of your password or other means to access your account if you had told us, you could be liable for as much as \$500.00.

**Also, if your statement shows transfers that you did not make or authorize, tell us AT ONCE.** If you do not tell us within sixty (60) days after the statement was delivered to you of any unauthorized or fraudulent use of your account, you may not get back any of the money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as a long trip or a hospital stay) prevented you from telling us, we may in our sole discretion extend the time periods.

### In Case of Errors or Questions About Your Electronic Transfers

If you think your statement or receipt is wrong, or if you need more information about a transaction listed on your statement or receipt, contact us as soon as possible at the telephone numbers and address listed at the end of this agreement and disclosure.

## FACTS

### WHAT DOES NAVY FEDERAL DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information that we collect and share depend on the product or service that you have with us. This information can include:

- your Social Security Number and income
- account balances and payment history
- account transactions and checking account information

When you are *no longer* our Member, we continue to share your information as described in this notice.

#### How?

All financial companies need to share members' personal information to run their everyday businesses. In the section below, we list the reasons financial companies can share their members' personal information, whether Navy Federal chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Navy Federal share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

**Questions?** Call toll-free 1-888-842-6328 or go to [navyfederal.org](https://www.navyfederal.org).

transactions have cleared or posted after the end of the business day is less than \$15.

- d. You can only be assessed three overdraft fees per day per account.

OOPS is limited and only available up to \$500. Your account may become overdrawn in excess of the \$500 limit due to fees. Up to \$50 in fees may be added to the limit. The \$500 limit includes the amount of overdrawn items, OOPS fees, and any other transactions that result in overdrawing your account, such as returned deposits and other fees described in our *Schedule of Fees and Charges* (NFCU 2043ep).

Enrolling in OOPS does not guarantee that we will pay overdrafts. Navy Federal pays overdrafts at our discretion. If we do not pay an overdraft, your transaction will be declined and/or your check/ACH will be returned, unpaid. Navy Federal Credit Union reserves the right to revoke OOPS privileges, permanently or temporarily, at any time and to deny the payment of any transactions without prior notification.

If your checking account does not have sufficient funds to cover a check or ACH transaction, we will first attempt to pay the overdraft at no charge through Overdraft Savings Transfers from your linked savings account (your Membership Savings Account), provided it has sufficient funds available, before using OOPS. If we do not cover your overdraft through Overdraft Savings Transfers and you do not have a Checking Line of Credit, we may cover your overdraft through OOPS, if you are enrolled in OOPS. To determine whether a transaction may cause an overdraft, it is important to understand that your checking account has two kinds of balances: the current balance and the available balance. The current balance is calculated after all transactions have posted to your account after the end of the business day (Eastern Time). The available balance indicates the amount of funds available for withdrawal or use at that moment. The available balance includes pending transactions that have been authorized but may not have yet posted, but does not include items such as scheduled Bill Pay transactions, deposits with holds on them, and checks that you have written but that have not yet cleared your account. Assessment of overdraft fees is determined based on the account's current balance after the close of each business day, and not based on the available balance at the time a transaction is authorized.

OOPS is not a loan or a line of credit and must be repaid promptly. Should the account remain overdrawn beyond 30 days of the initial transaction posting, OOPS privileges will be revoked temporarily and the service frozen. For example, if you overdraft \$100 on the first of

the month and \$200 on the 20th, then a total of \$300 is due on or before the 30th. The account must have a positive balance for a minimum of one business day to allow the deposited funds to clear and reset the 30-day repayment cycle. If Day 30 of the repayment cycle falls on a weekend or holiday, the account must have a positive balance as of the previous business day to be eligible for OOPS reinstatement. Should the account remain overdrawn beyond 45 days, OOPS privileges will be revoked permanently. The failure to deposit funds to bring the account to a positive balance may result in the overdrawn balance being charged off as a loss to Navy Federal. Such action could result in the checking account being closed and restriction of your membership privileges.

The full terms and conditions for OOPS are detailed in the Navy Federal Form 657—*Optional Overdraft Protection Service Disclosures*, which is included in these disclosures by reference and which can be found at [https://www.navyfederal.org/pdf/applications-forms/NFCU\\_657.pdf](https://www.navyfederal.org/pdf/applications-forms/NFCU_657.pdf). Navy Federal recommends that you read this disclosure form prior to opting in to OOPS. By opting in to OOPS, you agree to all the terms and conditions in the Form 657—*Optional Overdraft Protection Service Disclosures*.

You have the right to revoke your consent by opting out of OOPS at any time through [navyfederal.org](https://www.navyfederal.org) or by phone, toll-free in the U.S. by calling 1-888-842-6328. For toll-free numbers when overseas, visit [navyfederal.org](https://www.navyfederal.org). Use 1-703-255-8837 for collect international calls. If you prefer, you may also opt out at any branch location, by faxing a request to 1-703-206-4244, or by mailing the request to: P.O. Box 3000, Merrifield, VA 22119-3000.

#### Dormant Checking Account

A Dormant Checking Account fee in the amount shown on Navy Federal's *Schedule of Fees and Charges* may be assessed if you have not engaged in checking account activity in 365 days, you carry a combined balance of less than \$50 in your checking and membership savings accounts, and you have no other Navy Federal products during that time (**Note:** This fee will not be assessed for Members under the age of 24). You agree that we may close your checking account if it reaches a zero balance as a result.

#### Change in Terms and Right of Assignment

Navy Federal reserves the right to change or terminate this agreement. The terms of this account may change upon 30 days' notice. The right or authority of Navy Federal under this agreement shall not be changed or terminated by you except by written notice, which shall not affect transactions previously made. Navy Federal has the right of assignment of this agreement.

## Verification and Correction of Transactions

All transactions are subject to final verification by Navy Federal. Navy Federal may reverse or adjust any transaction, credit, or debit that Navy Federal believes was erroneously made to your account at any time without prior notice being provided to you, except as may be required by regulation or federal law. In addition, you agree that if any deposit or other credit is made to you that Navy Federal determines should not have been made to you, Navy Federal may reverse the credit without prior notice to you.

## Consumer Reports

The owner and joint owner, if any, authorize Navy Federal to obtain a consumer credit report in connection with the application, update, or renewal of any membership, share, or loan account for which either of them applies. The owner and joint owner, if any, authorize and understand that Navy Federal may obtain such reports at any time after either of them establishes membership or opens an account with Navy Federal. The owner and joint owner, if any, authorize Navy Federal to use these consumer credit reports to consider either of them for other products and services with Navy Federal. The owner and joint owner, if any, also authorize Navy Federal to obtain consumer reports for the purposes of evaluating either of their membership applications and reviewing any Navy Federal accounts either of them opens. The owner and joint owner, if any, understand these reports may be used in decisions to deny account applications, close accounts, and/or restrict accounts or services.

## Overdrawn Accounts

The owner and joint owner, if any, agree to be jointly and severally liable for negative balances on any accounts in which either owners has an ownership interest, including any overdrafts, regardless of the cause, and agree to immediately deposit sufficient funds to cover the negative amount of the overdraft.

## Contractual Lien

The owner and joint owner, if any, authorize Navy Federal to transfer funds from any accounts in which either of them has an ownership interest to correct a negative or overdrawn amount on any account on which either's name appears. This authorization applies to all funds voluntarily deposited into Navy Federal accounts, including Social Security funds, as permitted by law. The owner and joint owner, if any, agree to reimburse Navy Federal for all costs of collection, including reasonable attorney's fees and court costs.

## Statutory Lien/Security Interest

The owner and joint owner, if any, acknowledge and pledge to Navy Federal a statutory lien in either of their shares and dividends on deposit in all joint and individual accounts and any monies held by Navy Federal now and in the future, to the extent of any loan made and any charges payable. The statutory lien does not apply to shares in any IRA.

The owner and joint owner, if any, acknowledge and pledge to Navy Federal a security interest in the collateral securing loan(s) that either of them has with Navy Federal now and in the future, including any type of change or increase, and any proceeds from the sale of such collateral and of insurance thereon, not to exceed the unpaid balance of the loan. This security interest in collateral securing other loans does not apply to any loan(s) on the primary residence of either the owner or joint owner, if any.

If approved for a Navy Federal (NFCU) Credit Card, use of the card demonstrates my/our consent to all its terms and conditions, including the Security Interest Specific for Credit Cards provision, which reads: I/We acknowledge and pledge, specifically as a condition of my/our use of the credit card, that I/we have voluntarily granted NFCU a security interest in all of my/our individual and joint share accounts at NFCU. If my/our credit card loan becomes delinquent, this security interest may be used without further notice to pay all or part of such delinquency. This security interest does not apply to shares in an Individual Retirement Account (IRA).

## Request for Information

When necessary for business purposes, the owner and the joint owner, if any, authorize any person to furnish upon request by Navy Federal any information concerning either or both of their financial affairs.

## Governing Laws

Navy Federal accounts are maintained and governed in accordance with federal law and the laws of the Commonwealth of Virginia, as amended. Property may be transferred to the appropriate state if there has been no activity on any of your accounts within the time period specified by state law.

- 1) through no fault of ours, you do not have enough money in your account, available funds through your OOPS, or available credit in your Checking Line of Credit to make the transfer.
- 2) the funds in your account are subject to legal process, such as garnishment or attachment, or if the account is subject to a pledge or security agreement.
- 3) circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- 4) there are additional exceptions specified under other agreements that you have with us.

## Account Information Disclosures

We will disclose information to third parties about your account or the transactions you make:

- 1) if we are unable to complete an electronic fund transfer because of insufficient funds.
- 2) when it is necessary for completing transfers.
- 3) to verify the existence or conditions of your account for a third party, such as a consumer reporting agency or merchant.
- 4) to comply with government agency or court orders.
- 5) if you give us your written permission.
- 6) in accordance with our privacy policy.

## Contact Numbers and Addresses

Whenever possible, please contact us by telephone or at Navy Federal Online Banking to report unauthorized transfers or request stop payments. Contacting us by these methods is the quickest way for us to comply with your requests.

## Telephone Us

Call 1-888-842-6328 toll-free in the U.S. For toll-free numbers when overseas, visit [navyfederal.org](http://navyfederal.org). Use 1-703-255-8837 for collect international calls.

## Online

If you are signed up for Navy Federal Online Banking, you may send us an electronic message through our eMessaging system at [navyfederal.org](http://navyfederal.org).

## Write Us

Navy Federal Credit Union  
Account Servicing Section  
P.O. Box 3000  
Merrifield, VA 22119-3001

# MIDSHIPMAN LIFE MEMBERSHIP AT GRADUATION PROGRAM

**PLEASE PRINT:**

\_\_\_\_\_  
Date

**NAME:** \_\_\_\_\_  
Last First MI Class Year

**SOCIAL SECURITY NUMBER** \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

**To:** U.S. Naval Academy Alumni Association

In order to receive the reduced fee for Life Membership at Graduation, I hereby authorize the Midshipmen's Disbursing Officer to withdraw the following from my pay account: \$15 monthly during my 3<sup>rd</sup> & 2<sup>nd</sup> class years and \$18 monthly during my 1<sup>st</sup> class year.

I understand that I will receive further information on this program. I authorize the USNA Alumni Association to contact me via email.

***I understand that I may revoke this authorization at any time between now and 1 April of my 1st class year, with refund of all monies paid.***

**Signature:** \_\_\_\_\_



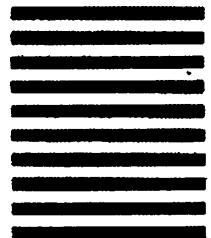
**NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES**

**BUSINESS REPLY MAIL**

**FIRST-CLASS MAIL PERMIT NO. 58 ANNAPOLIS MD**

**POSTAGE WILL BE PAID BY ADDRESSEE**

**USNA ALUMNI ASSOCIATION  
RECORDS - ATTN: CLASS OF 2022 FORMS  
247 KING GEORGE ST  
ANNAPOLIS MD 21402-9974**



## CHECKING AND SAVINGS

### Checking Accounts

- > Free checking options
- > Checking options for Active Duty lifestyles
- > 24/7 account monitoring
- > ATM fee rebates (up to \$20 per statement)<sup>5</sup>
- > Dividends earned on all accounts
- > Overdraft protection<sup>6</sup>
- > Free Mobile Deposits<sup>1</sup>
- > Thousands of free ATMs nationwide<sup>7</sup>

### Debit Cards

- > No monthly service or transactional fees (unless international)
- > 24/7 access to a stateside member representative
- > Zero Liability policy protection against unauthorized card use
- > New and replacement cards instantly issued at all branches
- > Compatible with all major mobile wallets, including Apple Pay®, Samsung Pay® and Android Pay™

### Savings Products

- > Share and Money Market Savings Accounts
- > Share, IRA and ESA Certificates
- > Education Savings Accounts
- > Custodial Accounts

## DIGITAL BANKING<sup>1</sup>

### Mobile Banking<sup>1</sup>

- > App for iPhone®, iPad®, Android™ and Kindle Fire
- > Account balances and transfers can be managed in app
- > Mobile check deposits using your device's camera
- > Freeze/Unfreeze account if card is misplaced
- > Convenient digital statements

### Online Banking (navyfederal.org)

- > 24/7 access to accounts
- > Transfer and payment services available
- > Online statements available
- > New account setup
- > Free Bill Pay<sup>2</sup>



## INVESTMENTS AND INSURANCE<sup>8</sup>

- > Financial/retirement advice
- > Stocks, bonds and mutual funds
- > Trust Services
- > Auto and homeowners insurance<sup>9</sup>
- > Life insurance



## BUSINESS SERVICES

### Great Products and Services for Any Business

- > Access to small business advisors
- > Dividend-earning deposit offerings<sup>10</sup>
- > Multiple business credit products
- > Digital banking<sup>1</sup> with free Bill Pay<sup>2</sup>

## PHONE NUMBERS

Hours are Eastern Time, unless otherwise noted.

### Member and Account Services

24/7 live phone support

Toll-free. . . . . 1-888-842-6328

Collect internationally. . . . . 1-703-255-8837

For toll-free numbers when overseas, visit [navyfederal.org](http://navyfederal.org).

### RealtyPlus

(7:30 am to 8 pm, Mon.-Fri.; 8:30 am to 5 pm, Sat., Central Time)

Toll-free. . . . . 1-800-233-0900

Collect internationally. . . . . 1-972-870-2500

### Investments

(8:30 am to 7 pm, Mon.-Fri.)

Toll-free. . . . . 1-877-221-8108

### Insurance

(24 hours)

CUNA Mutual Group Accidental Death and Dismemberment Insurance (8 am to 6 pm, Mon.-Fri.)

Applications. . . . . 1-800-233-3577

Claims/Policy Changes . . . . . 1-800-779-5433

### Business Services

(8 am to 5 pm, Mon.-Fri.)

Toll-free. . . . . 1-877-418-1462

### TDD for the Hearing Impaired

(7:30 am to 7:30 pm, Mon.-Fri.)

Toll-free. . . . . 1-888-869-5863

Locally in Metro Washington, DC . . . 1-703-255-8878

For Visa/PLUS® System locations, go to [visa.com](http://visa.com) or [navyfederal.org](http://navyfederal.org). From your mobile phone, visit [visa.com/mobileatm](http://visa.com/mobileatm).

For more information on GO Prepaid, please visit [navyfederal.org/goprepaid](http://navyfederal.org/goprepaid).

For more information on Visa Buxx, please visit [navyfederal.org/visabuxxcard](http://navyfederal.org/visabuxxcard).



Navy Federal is federally insured by NCUA.

<sup>1</sup>Message and data rates may apply. Visit [navyfederal.org](http://navyfederal.org) for more information.

<sup>2</sup>The Bill Pay service is provided to you at no cost. The charge for the optional Bill Pay Rush Delivery service is specified in Navy Federal's *Schedule of Fees and Charges*, which can be found at [navyfederal.org](http://navyfederal.org).

<sup>3</sup>Navy Federal Credit Cards do not earn rewards for cash equivalent transactions, such as purchasing, loading or reloading Navy Federal Visa Buxx Cards, Navy Federal GO Prepaid Cards and Navy Federal Visa Gift Cards. Rewards program descriptions are available at [navyfederal.org](http://navyfederal.org).

<sup>4</sup>Terms and conditions are applied to gift cards. Available at all domestic branches except those located in Hawaii. Visa Gift Cards can be utilized only within the U.S., excluding U.S. territories.

<sup>5</sup>Up to \$10 per monthly statement cycle with e-Checking, Flagship, and Campus Checking accounts; up to \$20 per monthly statement cycle with Active Duty Checking. Direct deposit required in order to receive fee rebates for Flagship and Active Duty Checking.

<sup>6</sup>To determine whether a transaction may cause an overdraft, it's important to understand there are two kinds of checking account balances: the current balance and the available balance. The available balance indicates the amount of funds available for withdrawal or use at that moment. The current balance is calculated after all transactions have posted to your account after the end of the business day (Eastern Time). Assessment of overdraft fees is determined based on the account's current balance after the close of each business day and are not based on the available balance at the time a transaction is authorized. OOPS pays checks, Point-of-Sale (POS) debit card (Navy Federal Debit Card) transactions, ATM withdrawals, and Automated Clearing House (ACH) transactions presented against your checking account when it is overdrawn. OOPS coverage must be repaid promptly. Your account may become overdrawn in excess of the \$500 limit due to fees. Should the account remain overdrawn beyond 30 days of the initial transaction posting, the OOPS will be frozen. The account must have a positive balance for a minimum of one business day to allow the deposited funds to clear and reset the 30-day repayment cycle. Should the account remain overdrawn beyond 45 days, OOPS privileges will be revoked permanently. Members may enroll up to two primary checking accounts in OOPS. We first post all money coming in to your account (credits, deposits, etc.). After those are posted, we post all money coming out of your account in a pre-determined order. The following frequently used transactions are processed in groups in this order: branch withdrawals; ATM withdrawals; Navy Federal Debit Card or POS transactions; transfers from one Navy Federal account to another; ACH; and checks. When more than one transaction is processed from a group of transactions, the items will be posted in the order of lowest to highest amount within that group of transactions. Navy Federal pays overdrafts at our discretion and reserves the right not to pay. You must be at least 18 years old and a member for a minimum of 90 days for this service to be extended. You must also have no delinquencies or legal orders against your Navy Federal accounts in order to qualify. Members may not have both Checking Line of Credit and OOPS on the same account.

<sup>7</sup>There are no fees for members who use their Navy Federal Debit Card at CO-OP Network<sup>®</sup> ATMs, in addition to participating California Walgreens.

<sup>8</sup>Nondeposit investment and insurance products are offered through Navy Federal Financial Group, LLC (NFFG) and through its subsidiary, Navy Federal Brokerage Services, LLC (NFBS), a member of FINRA/SIPC and an SEC registered advisory firm. Brokerage and advisory products are offered through NFBS. These products are not NCUA/NCUSIF or otherwise federally insured, are not guaranteed or obligations of the credit union, are not offered, recommended, sanctioned, or encouraged by the Federal Government, and may involve investment risk, including possible loss of principal. 1-877-221-8108. Trust Services available through MEMBERS Trust Company, 1-855-358-7878, and offered through NFFG. Title Insurance provided by Navy Federal Title Services, 1-571-267-2120. Navy Mutual Aid Association, Covr Financial Technologies, LLC/MFG Group, Inc., and TruStage Insurance are not owned by NFFG or Navy Federal Credit Union. Life insurance coverages are written through non-affiliated insurance companies.

<sup>9</sup>Homeowners, condo and renters coverages are written through non-affiliated insurance companies and are secured through the GEICO Insurance Agency, Inc.

<sup>10</sup>Premium Business checking account requires a minimum daily balance of \$2,500 to earn dividends.

Amazon, Kindle, Fire and all related logos are trademarks of Amazon.com, Inc. or its affiliates. App Store<sup>SM</sup> is a service mark of Apple, Inc. iPhone®, iPad® and Apple Pay® are registered trademarks of Apple, Inc. Android™, Android Pay™ and Google Play™ are trademarks of Google, Inc. Samsung Pay® is a trademark of Samsung Electronics Co., Ltd., registered in the U.S. and other countries.

Images used for representational purposes only; do not imply government endorsement.

© 2017 Navy Federal<sup>®</sup> NFCU 1314 (12-17)

WE'RE HERE TO SERVE



**NAVY  
FEDERAL**  
Credit Union

ARMY  
MARINE CORPS  
NAVY  
AIR FORCE  
COAST GUARD  
VETERANS

PRODUCTS & SERVICES

Who Can Join?

- Servicemembers**
- > Active Duty members of the Army, Marine Corps, Navy, Air Force and Coast Guard
  - > Army and Air National Guard
  - > Delayed Entry Program (DEP)
  - > DoD Officer Candidate/ROTC
  - > DoD Reservists
  - > Veterans, retirees and annuitants

- Civilians**
- > DoD civilian employees
  - > U.S. Government employees assigned to DoD Installations
  - > DoD contractors assigned to U.S. Government installations
  - > DoD Civilian retirees and annuitants

**Family Members**  
If you have an immediate family member who has joined or one who is eligible to join, you can become a Navy Federal member. Immediate family members include grandparents, parents, spouses, siblings, grandchildren, children (including adopted and stepchildren) and household members.

In the application process, family and household members are referred to as “sponsors” (the person through whom you’re eligible for membership).  
To join, visit [navyfederal.org](http://navyfederal.org), call 1-888-842-6328 or stop by a branch.

- We’re Here When You Need Us**  
Online, on the phone and in-person. We’re always available.
- > 24/7 access to a stateside member representative
  - > Digital banking<sup>1</sup> with free Bill Pay<sup>2</sup>
  - > More than 300 branches worldwide
  - > 24/7 account monitoring

CREDIT CARDS

- Great Features**
- > 24/7 access to a stateside member representative
  - > Around-the-clock account monitoring
  - > Zero Liability policy protection from unauthorized card use
  - > Reward points or cash back on select cards<sup>3</sup>



Credit Card Products	Rewards*	Rewards Redemption	Rewards Limits*
 <b>cashRewards</b>	1.5% cash back on net purchases	Start redeeming cash back as soon as you earn it. No minimum required.	No limit on the rewards you can earn, and rewards don't expire as long as account is open
 <b>GO REWARDS®</b>	3 points at restaurants, 2 points on gas and 1 point on everything else**	Redeem for merchandise, gift cards, cash, travel and experiential rewards	No limit to the number of points earned. Points expire after 4 years from month earned or when account is closed.
 <b>Navy Federal More Rewards American Express® Card***</b>	3 points at supermarkets and on gas, 2 points at restaurants, and 1 point on everything else**	Redeem for merchandise, gift cards, cash, travel and experiential rewards	No limit to the number of points earned. Points don't expire as long as account is open.
 <b>Visa Signature® Flagship Rewards</b>	Earn two points per \$1 of net purchases	Redeem for merchandise, gift cards, cash, travel and experiential rewards	No limit to the number of points earned. Points don't expire as long as account is open.
 <b>nRewards® Secured</b>	Earn one point per \$1 of net purchases	Earn one point per \$1 of net purchases	No limit to the number of points earned. Points expire after 4 years from month earned or when account is closed.
 <b>Platinum</b>	Enjoy the best interest rate of all our cards. Available in Mastercard.		

\*Rewards are earned on eligible net purchases. \*\*Net purchases\*\* means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, or fees of any kind, including finance charges, late fees, returned check fees, ATM cash advance fees, and annual fees, if any. Navy Federal cash equivalent transactions, such as the purchase, loading or re-loading of Navy Federal gift and prepaid cards (e.g., Navy Federal gift cards, Visa Buxx Cards, GO Prepaid Cards), are also not eligible purchase transactions and do not earn rewards.

\*\*GO REWARDS credit cards earn 3 points for every \$1 of net purchases made at restaurants, 2 points for every \$1 of net purchases made for gas, and 1 point for every \$1 of other net purchases. A GO REWARDS restaurant or gas purchase may only earn 1 point per dollar spent, depending on the merchant code used to process the transaction. Restaurants located within another establishment (e.g., hotel, casino, commissary, grocery store, event venue) may be ineligible, in which case you will receive 1 point per dollar spent at these locations. In addition, superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations, so you will earn 1 point per dollar spent at these locations. Rewards are only earned on eligible net purchases. \*\*Net purchases\*\* means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, or fees of any kind, including finance charges, late fees, returned check fees, and ATM cash advance fees, if any. Navy Federal cash equivalent transactions, such as the purchase, loading or re-loading of Navy Federal gift and prepaid cards (e.g., Navy Federal gift cards, Visa Buxx Cards, GO Prepaid Cards), are also not eligible purchase transactions and do not earn rewards. For more information, view the GO REWARDS Program Description Guide at [navyfederal.org](http://navyfederal.org).

\*\*\*More Rewards Cards earn 3 points for every \$1 of net purchases made at supermarkets and gas stations, 2 points for every \$1 of net purchases made at restaurants, and 1 point for every \$1 of other net purchases. A More Rewards Card supermarket, gas station or restaurant purchase may only earn 1 point per dollar spent, depending on the merchant code used to process the transaction. Restaurants located within another establishment (e.g., hotel, casino, commissary, grocery store, event venue) may be ineligible, in which case you will receive 1 point per dollar spent at these locations. In addition, superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations, so you will earn 1 point per dollar spent at these locations. Rewards are earned on eligible net purchases. \*\*Net purchases\*\* means the sum of your eligible purchase transactions minus returns and refunds. Eligible purchase transactions do not include, and rewards are not earned for, the following transactions: cash advances, convenience checks, balance transfers, or fees of any kind, including finance charges, late fees, returned check fees, and ATM cash advance fees, if any. Navy Federal cash equivalent transactions, such as the purchase, loading or re-loading of Navy Federal gift and prepaid cards (e.g., Navy Federal gift cards, Visa Buxx Cards, GO Prepaid Cards), are also not eligible purchase transactions and do not earn rewards. For more information, view the More Rewards American Express® Card Program Description at [navyfederal.org](http://navyfederal.org).



PREPAID

- GO Prepaid—Load. Reload. Spend.**
- > Reloadable card—excellent for helping you stay on budget
- Visa® Buxx—For students ages 13+**
- > Parents load cards and can control spending limits/where the card is used
- Visa Gift Card<sup>4</sup>—Great for any occasion**
- > Free online personalization

LOANS

- Auto, Personal and Motorcycle Loans**
- > Low interest rates and flexible terms available
  - > 100% financing available, including taxes, tags and title
  - > Easy and convenient application process
  - > Low, established pricing through the Auto Buying Program
- Auto Buying Program**
- > Simplified, no-stress experience
  - > Established member pricing
  - > Specially trained dealerships

- Mortgage and Equity Loans**
- > No PMI on many conventional mortgage programs
  - > Navy Federal servicing for the life of the loan
  - > Excellent and affordable refinance options available
  - > Fixed Equity Loans and variable-rate Home Equity Lines of Credit

- RealtyPlus®**
- > Up to \$5,050 cash back\* when you buy or sell
  - > Ability to search for homes nationwide
  - > Access to an experienced real estate agent from nationally recognized brokers

- Student Loans**
- > Private Student Loans to pay for qualified education expenses, including tuition, books, room, board, computers and required fees
  - > Consolidation Loans to refinance federal and private student loans into one new loan with a competitive rate

\*Cash back from \$400 to \$5,050 is available in most states. No cash back in AK, LA, MS, OK. The program is not available in Iowa or outside the U.S. You must be referred by RealtyPlus to a program real estate broker/agent and be represented by the assigned RealtyPlus real estate firm at closing to qualify. Standard listing fees apply. Contact RealtyPlus for terms and conditions.

Member-Owned. Member-Focused.

Navy Federal Credit Union is a member-owned financial institution, so we're member-focused and member-driven. Our #1 priority is to help you meet your financial goals, today and in the years to come. So when you're a Navy Federal member, you have the support of a financial institution that puts your needs first. That's why we offer a variety of products and services specifically designed to meet your needs. It's also why we strive to provide an exceptional experience—every time.

- > Digital banking<sup>1</sup> for access anytime, anywhere
- > Great low rates
- > Exclusive military discounts



DEPARTMENT OF THE NAVY  
OFFICE OF THE COMMANDANT OF MIDSHIPMEN  
UNITED STATES NAVAL ACADEMY  
101 BUCHANAN ROAD  
ANNAPOLIS MARYLAND 21402-5101

OFFICIAL BUSINESS

**BUSINESS REPLY MAIL**

FIRST CLASS MAIL PERMIT NO. 19220527 ANNAPOLIS, MD

POSTAGE WILL BE PAID BY ADDRESSEE

UNITED STATES NAVAL ACADEMY  
OFFICE OF THE COMMANDANT OF MIDSHIPMEN  
101 BUCHANAN ROAD  
ANNAPOLIS MARYLAND 21402-5101

NO POSTAGE  
NECESSARY  
IF MAILED  
IN THE  
UNITED STATES

## PARENTS AND FAMILIES OF THE CLASS OF 2022:

On behalf of the U.S. Naval Academy Alumni Association, welcome to the Naval Academy family. Your sons' and daughters' hard work and dedication have opened up a world of opportunity for them at the Academy, and we are eager to help make it the best experience possible for them and for you.

The Naval Academy Alumni Association is the primary liaison between the Academy and the parent community. We know you and your sons and daughters have a lot you need to accomplish as they prepare to report on I-Day, and we're here to help. Here are a few immediate steps to get your family ready for the big day:

☐ Have your future midshipman fill out the enclosed white card authorizing monthly payment of their Alumni Association life membership dues and return in the provided envelope before reporting for I-Day.

☐ Complete the Parent Information Form at [usna.com/ptr](http://usna.com/ptr). You will be prompted to set up your account for [www.usna.com](http://www.usna.com) with a username and password for access. It can take up to 48 hours to finalize your account and activate your password.

☐ Visit [usna.com/membership](http://usna.com/membership) and sign up for your own Alumni Association membership. Parents are eligible for most of the same great benefits as alumni—including access to our famed Photo Program.

- Connect with your local parents club at [usna.com/parents](http://usna.com/parents).
- Follow our U.S. Naval Academy Parent Community Facebook page at [facebook.com/US-Naval-Academy-Parent-Community](https://facebook.com/US-Naval-Academy-Parent-Community), the only Naval Academy-endorsed source for parent information on Facebook.

☐ Save the Date for our Family Information Expo and Class of 2022 Welcome Aboard Picnic on I-Day, Thursday, 28 June 2018.

- Save Elizabeth Beedenbender's contact information: [elizabeth.beedenbender@usna.com](mailto:elizabeth.beedenbender@usna.com), 410-295-4166. She's our parent program coordinator and your official connection to the Academy.

☐ Make your first gift in support of the Brigade of Midshipmen. The U.S. Naval Academy Foundation raises millions of dollars in private support for the Academy each year, helping to improve and enhance many vital aspects of the midshipman experience. Show your support for the Academy and the Brigade by making a gift at [usna.com/give](http://usna.com/give).

I look forward to welcoming you on I-Day!

Sincerely,

Byron F. Marchant '78  
President and CEO

U.S. Naval Academy Alumni Association and Foundation



## MEMBERSHIP BENEFITS:

Parent Membership in the U.S. Naval Academy Alumni Association provides great benefits, programs and services for you and your family:

**Shipmate magazine**—Your link to the Academy, the Alumni Association and all other parents and alumni. Published eight times a year and available online, *Shipmate* offers informative and inspirational features, class and chapter columns and more.

**Wavetops**—Our monthly e-newsletter of timely information about current events, news about the Brigade and the Naval Academy community throughout the world.

**Plebe Parent Photo Program**—See the tens of thousands of photos we take during Plebe Summer and beyond.

**USNA Online Community**—Your virtual Alumni Association. Keep your profile up to date and stay in touch with other parents, alumni and friends. Enjoy complete access to all your Association programs and benefits. We are also on Facebook, YouTube, Instagram and LinkedIn!

**Affinity Programs**—Financial services, discounts and more.

**Merchandise**—Great gifts and specialty items to show your pride at home, in the office or around the world.

**Alumni Travel**—Whether you're looking for a quick getaway or a once-in-a-lifetime trip, enjoy special access and lots of new Navy travel friends.

**Events**—Enjoy member pricing at great events in Annapolis and across the country. Attend tailgates, chapter get-togethers, special events and more.

**Historic Ogle Hall events/rental**—Historic Ogle Hall, the Alumni Association house, is open daily (Monday-Friday) for visits and is also available for rental for all types of events: graduation parties, weddings, retirements, corporate meetings and more.

## EXTRA BENEFITS FOR YOUR SON OR DAUGHTER

In addition to all the great membership benefits available to parents, the Alumni Association offers additional products, programs and services just for Naval Academy alumni.

**Career Programs**—Whether an alum is transitioning out of the military, exploring opportunities in the civilian sector or considering post-graduate education, we are here to support you. Attending the Service Academy Career Conference is a benefit of Life Membership for our graduates, as are the SACC Central website and Alumni Mentoring Program.

**USNA Class Ring Program**—Sales and service for miniatures and crest jewelry, ring search and recovery assistance for graduates and Ring Bank loans when available.

**Lucky Bag Locker**—Replacement books for alumni members.

**Class Support**—Reunions and more.

**Classmail**—Lifetime email forwarding service. Keep it current and forwarding to where you are and you'll never be out of touch.



**THURSDAY, 28 JUNE 2018  
FAMILY INFORMATION EXPO AND  
CLASS OF 2022 WELCOME ABOARD PICNIC**

Once you drop off your son or daughter at Alumni Hall on I-Day, make your way across the pedestrian bridge to Hospital Point for the Alumni Association's Family Information Expo and Class of 2022 Welcome Aboard Picnic!

**Family Information Expo  
9 a.m. - 2 p.m.**

Meet the staff of the Alumni Association and Foundation and members of the Class of 1972, who will form "Another Link in the Chain" with the Class of 2022. Stop by for giveaways and information and visit exhibits and displays from parent clubs, corporate partners and Naval Academy services.

FREE

**Welcome Aboard Picnic  
11 a.m. - 2 p.m.**

Enjoy a delicious picnic lunch, music and a welcome from the Class of 1972 and Alumni Association and Foundation leadership. The menu for the picnic can be found at [www.usna.com/ptr](http://www.usna.com/ptr). Vegetarian options will be available.

\$20 per person age 13 and up  
\$10 children ages 5 - 12  
Free for children under 5

Limited walk-in registrations will be available for \$25 for adults and \$15 for ages 5 - 12.

Register online at [usna.com/ptr](http://usna.com/ptr) once you've set up your username and password at [usna.com](http://usna.com). It can take 48 hours to confirm a new user registration.

Registration closes on Monday, 25 June 2018 at 4 p.m. No refunds or cancellations will be accepted after registration closes.

We hope to see you there!



**PHOTO PROGRAM**

Bigger and better every year, the Naval Academy Alumni Association Photo Program offers members access to thousands of photos of midshipman and Academy life throughout the year, beginning with the first moments of Plebe Summer. We posted more than 100,000 photos of the Class of 2021's Plebe Summer alone, plus offered coverage of dozens of additional events featuring all classes during the 2017-18 academic year. The program will only grow with the arrival of the Class of 2022.

Our parent members say it best:

*"So appreciate the Alumni Association connection and the link in the chain from wherever we parents are to all of our young mids."*

*"I live for those pictures!"*

*"There's just something special about that first sighting during Plebe Summer when you don't expect to see your plebe for six weeks and instead ... bam ... you see him with his chest out and a determined face in uniform."*

*"I couldn't believe those pics of my son the first couple of days after I-Day ... it was like I was right there with him."*



Sign up early for your Alumni Association membership at [usna.com/membership](http://usna.com/membership) to ensure you don't miss a moment. Registration may take up to 48 hours during peak times (May/June).

U.S. Naval Academy Alumni Association and Foundation

# WELCOME CLASS OF 2022 PARENTS



## CRITICAL DATES AND NEXT STEPS

Look inside for:  
Your I-Day Checklist  
Membership Benefits  
Picnic Information  
Photo Program